FDIC **Quarterly**

Quarterly Banking Profile: First Quarter 2012

Highlights:

- *Net Income of $35.3 Billion Is Highest Since Second Quarter 2007*
- *Reduced Loss Provisions and Higher Noninterest Income Contribute to Earnings Improvement*
- *Loan Balances Decline for First Time in Four Quarters*
- *DIF Reserve Ratio Rises 5 Basis Points to 0.22 Percent*
- *$1.3 Trillion Temporarily Insured in Noninterest-Bearing Transaction Accounts*

FDIC

2012, Volume 6, Number 2

The ***FDIC Quarterly*** is published by the Division of Insurance and Research of the Federal Deposit Insurance Corporation and contains a comprehensive summary of the most current financial results for the banking industry. Feature articles appearing in the ***FDIC Quarterly*** range from timely analysis of economic and banking trends at the national and regional level that may affect the risk exposure of FDIC-insured institutions to research on issues affecting the banking system and the development of regulatory policy.

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Quarterly Banking Profile: First Quarter 2012

FDIC-insured institutions reported an aggregate profit of $35.3 billion in the first quarter of 2012, a $6.6 billion improvement from the $28.8 billion in net income the industry reported in the first quarter of 2011. This is the 11th consecutive quarter that earnings have registered a year-over-year i ncrease. However, loan balances declined by $56.3 billion (0.8 percent) after three consecutive quarterly increases. *See page 1.*

Insurance Fund Indicators

Estimated insured deposits (based on $250,000 coverage) increased by 0.7 percent during the first quarter of 2012. The Deposit Insurance Fund reserve ratio was 0.22 percent on March 31, 2012, up from 0.17 percent at December 31, 2011, and -0.02 percent four quarters earlier. Sixteen FDIC-insured institutions failed during the quarter. *See page 15.*

Quarterly Banking Profile First Quarter 2012

INSURED INSTITUTION PERFORMANCE

- ***Net Income of $35.3 Billion Is Highest Since Second Quarter 2007***
- ***Reduced Loss Provisions and Higher Noninterest Income Contribute to Earnings Improvement***
- ***Loan Balances Decline for First Time in Four Quarters***
- ***Failures Decline to Lowest Level in Over Three Years***

Earnings Rise to Post-Crisis High

FDIC-insured commercial banks and savings institutions reported $35.3 billion in net income for first quarter 2012. This represents a $6.6 billion (22.9 percent) improvement over first quarter 2011 results, and is the highest quarterly net income reported by the industry since second quarter 2007. The average return on assets (ROA) rose above the 1 percent threshold for only the second time since second quarter 2007 (third quarter 2011 ROA was 1.03 percent). Quarterly net income has now improved year over year for 11 consecutive quarters. More than two-thirds of all institutions (67.5 percent) reported year-over-year improvement in their quarterly earnings, and only 10.3 percent were unprofitable, the lowest level since second quarter 2007.

Revenues Receive a Boost from Loan Sales

Net operating revenue (the sum of net interest income and total noninterest income) increased year over year for only the second time in the last five quarters, rising by $5 billion (3.1 percent). Noninterest income totaled $63 billion, an increase of $4.6 billion (8 percent) from first quarter 2011. Gains on loan sales were $2.3 billion (132.4 percent) higher than a year earlier, income resulting from changes in fair values of financial instruments was $881 million (38.2 percent) higher, income from fiduciary activities was up by $413 million (6.2 percent), and service charges on deposit accounts were $194 million (2.4 percent) above the level of a year ago. Net interest income was $378 million (0.4 percent) higher, even though the quarterly average net interest margin declined year over year from 3.66 percent to 3.52 percent. Almost two out of every three banks—63.9 percent—reported year-over-year increases in net operating revenue. In addition to the contribution from increased net operating revenue, first-quarter earnings received a boost from higher realized gains on investment securities and other assets, which were $2 billion more than a year earlier.

Chart 1

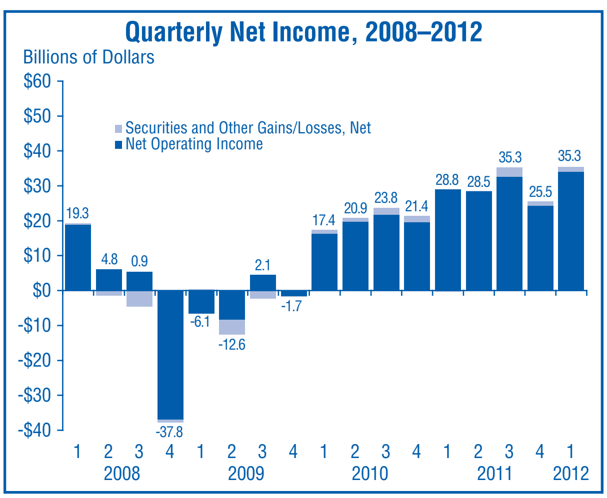
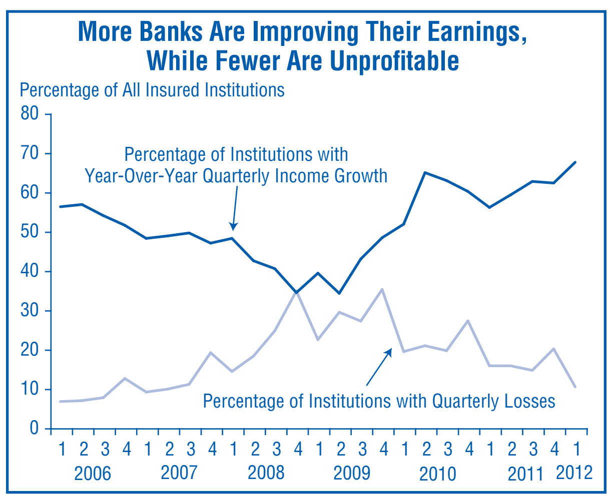


Chart 2



Loan-Loss Provisions Continue to Fall

Provisions for loan-and-lease losses fell for a tenth consecutive quarter, declining by $6.6 billion (31.6 percent) from first quarter 2011 levels. The $14.3 billion that banks set aside in provisions was the smallest quarterly total since second quarter 2007. Slightly fewer than half of all institutions (45.8 percent) reported lower loss provisions, while fewer than one in three (32 percent) increased their provisions over first quarter 2011 levels.

Loan Losses Improve in All Major Loan Categories

Loan losses declined from year-ago levels for a seventh consecutive quarter. Net charge-offs (NCOs) totaled $21.8 billion in the first quarter, the lowest quarterly total in four years, and $11.7 billion (34.8 percent) less than in first quarter 2011. Charge-offs were lower in all major loan categories. The largest year-over-year declines were in credit cards, where NCOs fell by $4.3 billion (37.7 percent); in real estate construction and land loans, where NCOs were $1.8 billion (60.6 percent) lower; and in commercial and industrial (C&I) loans, where NCOs declined by $1.5 billion (44.4 percent).

Noncurrent Loans Decline to Three-Year Low

The amount of loans and leases that were noncurrent—90 days or more past due or in nonaccrual status—fell for the eighth quarter in a row, declining by $1 billion (0.3 percent). At $305 billion, noncurrent loans are at their lowest level in three years. Noncurrent levels declined in most major loan categories; however, noncurrent loans secured by 1-4 family residential real estate properties increased by $7.5 billion (4.1 percent) as a result of the application of more stringent methodologies for recognizing impairment in junior-lien mortgages, as well as a $10 billion (14.3 percent) increase in noncurrent rebooked "GNMA loans" that carry federal guarantees.[1] Excluding rebooked GNMAs, noncurrent first-lien mortgage balances declined by $7.2 billion (7.2 percent) during the quarter. Noncurrent real estate construction and land loans declined by $3.7 billion (11.4 percent), noncurrent C&I loans fell by $1.4 billion (7.9 percent), and noncurrent loans secured by nonfarm nonresidential real estate properties declined by $1.3 billion (3.2 percent).

[1] See GNMA Buy-Back Option in *Notes to Users.*

Chart 3

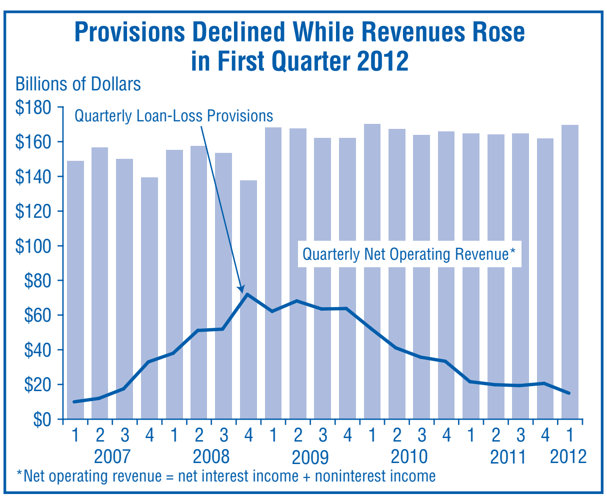
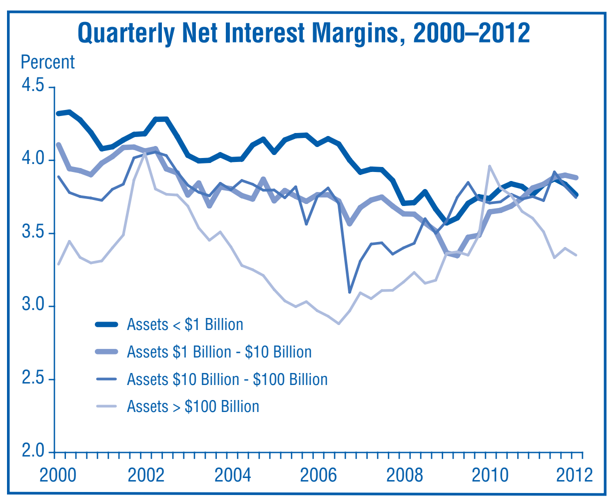


Chart 4



Large Banks Reduce Reserves Further

Banks' reserves for loan losses declined by $8 billion (4.2 percent) during the quarter, as net charge-offs of $21.8 billion exceeded loss provisions of $14.3 billion. This is the eighth consecutive quarter that industry reserves have fallen; at $183.1 billion, they are $80 billion (30.4 percent) below the peak level of two years ago, and their lowest level since year-end 2008. More institutions added to their reserves than reduced them (58.7 percent to 33.4 percent), but the magnitude of the reductions surpassed the additions. Almost 90 percent of the largest banks—institutions with more than $100 billion in assets—reduced their reserves in the first quarter. The reduction in reserves, combined with the modest decrease in noncurrent loan balances, meant that the industry's "coverage ratio" of reserves to noncurrent loans declined for a third consecutive quarter, falling from 62.5 percent to 60 percent.

Capital Levels Are at or Near Record Levels

Banks added to their capital in the quarter, as bank equity increased by $18.1 billion (1.2 percent) and tier 1 leverage capital rose by $15.1 billion (1.2 percent). Retained earnings contributed $14.3 billion to the increase in capital, up from $13.6 billion in first quarter 2011. Banks paid $21 billion in dividends, an increase of $5.9 billion (38.9 percent) from a year ago. The average levels of all three regulatory capital ratios rose during the quarter. The average leverage capital ratio matched an all-time high of 9.2 percent at the end of the quarter, while the average tier 1 risk-based capital ratio set a record of 13.28 percent. The total risk-based capital ratio rose from 15.31 percent to 15.52 percent during the quarter, almost matching the all-time high of 15.53 percent registered a year ago.

Loan Balances Decline While Other Assets Increase

Total assets of insured institutions increased by only $40.9 billion (0.3 percent), as total loan and lease balances declined by $56.3 billion (0.8 percent), and Fed funds sold and securities purchased under resale agreements fell by $13.3 billion (2.9 percent). Banks' holdings of mortgage-backed securities increased by $84.6 billion (5.1 percent), while investments in state and municipal securities increased by $7.7 billion (3.5 percent). Balances due from Federal Reserve Banks increased by $60 billion (8.9 percent). Loan balances declined in most major categories during the quarter, led by credit cards, which had a seasonal drop of $38.2 billion (5.6 percent). Closed-end 1-4 family residential real estate loan balances fell by $19.2 billion (1 percent), home equity lines of credit declined by $13.1 billion (2.2 percent), and real estate construction and land loans fell by $11.7 billion (4.9 percent). Small business and farm loan balances declined by $10.8 billion (1.6 percent). The only major loan categories posting increases in the quarter were C&I loans (up $27.3 billion, or 2 percent), and auto loans (up $4.5 billion, or 1.5 percent).

Chart 5

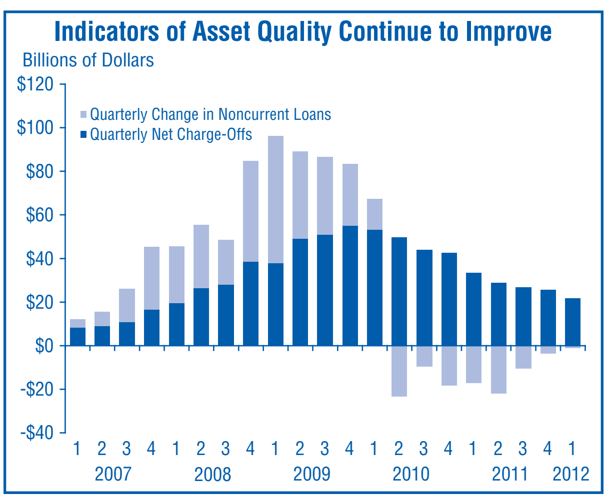
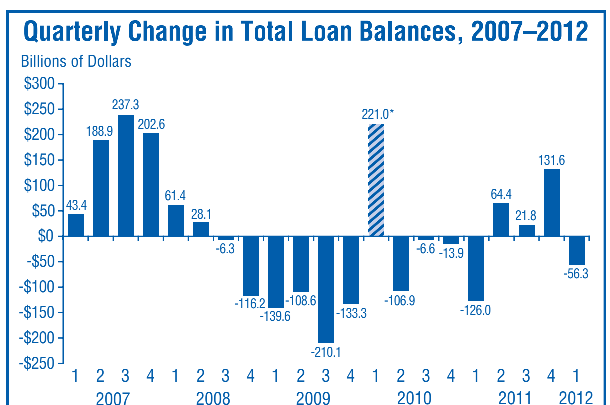


Chart 6



* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Although the total amount consolidated cannot be precisely quantified, the industry would have reported a decline in loan balances for the quarter absent this change in accounting standards.

Deposits Continue to Replace Other Liabilities

Deposits in domestic offices increased by only $67.8 billion (0.8 percent) after rising by more than $200 billion in each of the previous three quarters. In contrast to those quarters, when much of the deposit growth occurred in large-denomination noninterest-bearing accounts, much of the domestic deposit growth in first quarter 2012 consisted of smaller-denomination interest-bearing deposits. Deposits in foreign offices, which had fallen in each of the previous three quarters, increased by $6.9 billion (0.5 percent). For the sixth consecutive quarter, insured institutions reduced their nondeposit liabilities by $52 billion (2.4 percent). Federal Home Loan Bank advances fell by $21.7 billion (6.6 percent), while trading liabilities declined by $25.6 billion (8.2 percent).

Only 16 Banks Fail in the First Quarter

The number of insured institutions reporting quarterly financial results declined to 7,307, from 7,357 at year-end 2011. Two institutions' financial reports had not been received at the time this publication was prepared. Mergers absorbed 27 institutions during the quarter, while 16 insured institutions failed. This is the smallest number of bank failures in a quarter since fourth quarter 2008, when there were 12 failures. For the second quarter in a row, no new reporters were added. In the last five quarters, the only new charters that have been added have been charters created to absorb or liquidate failed banks. The number of insured institutions on the FDIC's "Problem List" declined from 813 to 772 during the quarter, and assets of "problem" banks fell from $319 billion to $292 billion. The number of "problem" institutions has fallen in each of the last four quarters, and is now at its lowest level since year-end 2009.

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Chart 7

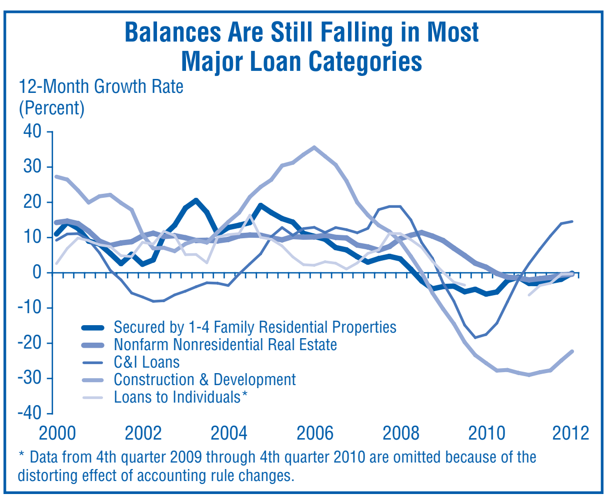

Chart 8

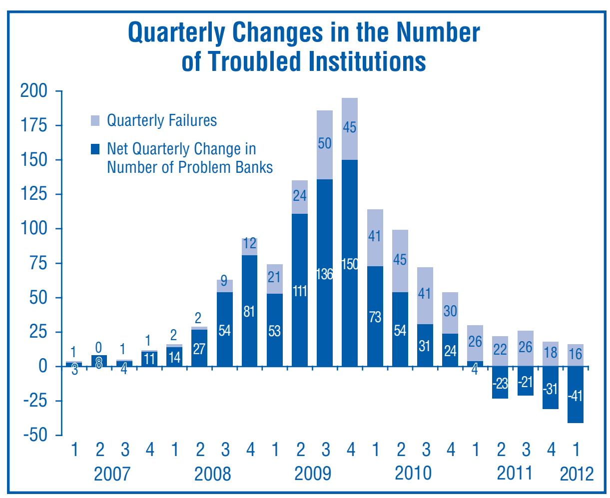

TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2012**	2011**	2011	2010	2009	2008	2007
Return on assets (%)	1.02	0.86	0.88	0.65	-0.07	0.03	0.81
Return on equity (%)	9.07	7.68	7.81	5.85	-0.72	0.35	7.75
Core capital (leverage) ratio (%)	9.20	9.13	9.08	8.89	8.60	7.47	7.97
Noncurrent assets plus other real estate owned to assets (%)	2.53	2.96	2.55	3.11	3.36	1.91	0.95
Net charge-offs to loans (%)	1.17	1.83	1.55	2.55	2.52	1.29	0.59
Asset growth rate (%)	3.81	0.59	4.25	1.77	-5.45	6.19	9.88
Net interest margin (%)	3.52	3.66	3.60	3.76	3.49	3.16	3.29
Net operating income growth (%)	17.31	77.42	43.92	1602.39	-155.69	-90.71	-27.59
Number of institutions reporting	7,307	7,574	7,357	7,658	8,012	8,305	8,534
Commercial banks	6,263	6,453	6,290	6,530	6,840	7,087	7,284
Savings institutions	1,044	1,121	1,067	1,128	1,172	1,218	1,250
Percentage of unprofitable institutions (%)	10.33	15.69	16.03	22.09	30.84	24.89	12.1
Number of problem institutions	772	888	813	884	702	252	76
Assets of problem institutions (in billions)	$292	$397	$319	$390	$403	$159	$22
Number of failed institutions	16	26	92	157	140	25	3
Number of assisted institutions	0	0	0	0	8	5	0

* Excludes insured branches of foreign banks (IBAs).
** Through March 31, ratios annualized where appropriate. Asset growth rates are for 12 months ending March 31.

TABLE II-A. Aggregate Condition and Income Data, All FDIC-Insured Institutions

(dollar figures in millions)	1st Quarter 2012	4th Quarter 2011	1st Quarter 2011	%Change 11Q1-12Q1
Number of institutions reporting	7,307	7,357	7,574	-3.5
Total employees (full-time equivalent)	2,102,226	2,108,565	2,094,710	0.4
CONDITION DATA				
Total assets	$13,926,006	$13,885,136	$13,414,301	3.8
Loans secured by real estate	4,086,253	4,128,591	4,159,323	-1.8
1-4 Family residential mortgages	1,858,794	1,878,032	1,836,303	1.2
Nonfarm nonresidential	1,056,998	1,060,102	1,065,252	-0.8
Construction and development	228,339	240,041	295,268	-22.7
Home equity lines	590,319	603,406	623,990	-5.4
Commercial & industrial loans	1,374,032	1,346,688	1,202,978	14.2
Loans to individuals	1,266,321	1,307,619	1,275,189	-0.7
Credit cards	649,569	687,754	663,153	-2.0
Farm loans	58,271	61,380	55,033	5.9
Other loans & leases	628,085	624,545	558,857	12.4
Less: Unearned income	2,100	1,696	1,991	5.4
Total loans & leases	7,410,862	7,467,126	7,249,388	2.2
Less: Reserve for losses	183,124	191,160	218,471	-16.2
Net loans and leases	7,227,738	7,275,966	7,030,917	2.8
Securities	2,930,575	2,850,336	2,723,254	7.6
Other real estate owned	44,801	46,061	52,424	-14.5
Goodwill and other intangibles	371,415	368,030	394,456	-5.8
All other assets	3,351,476	3,344,743	3,213,249	4.3
Total liabilities and capital	13,926,006	13,885,136	13,414,301	3.8
Deposits	10,260,972	10,186,240	9,602,458	6.9
Domestic office deposits	8,825,663	8,757,848	7,991,207	10.4
Foreign office deposits	1,435,309	1,428,392	1,611,252	-10.9
Other borrowed funds	1,381,618	1,414,211	1,629,873	-15.2
Subordinated debt	129,351	133,050	139,862	-7.5
All other liabilities	566,467	582,162	513,888	10.2
Total equity capital (includes minority interests)	1,587,598	1,569,474	1,528,218	3.9
Bank equity capital	1,569,272	1,551,146	1,509,436	4.0
Loans and leases 30-89 days past due	89,833	100,900	110,572	-18.8
Noncurrent loans and leases	304,999	306,046	341,877	-10.8
Restructured loans and leases	124,087	129,457	114,944	8.0
Mortgage-backed securities	1,730,470	1,645,868	1,519,069	13.9
Earning assets	12,181,610	12,066,711	11,649,027	4.6
FHLB Advances	305,822	327,526	358,087	-14.6
Unused loan commitments	5,845,189	5,745,367	5,809,531	0.6
Trust assets	17,071,774	16,523,951	17,149,597	-0.5
Assets securitized and sold***	989,627	944,666	981,493	0.8
Notional amount of derivatives***	230,365,262	231,879,967	246,007,676	-6.4

INCOME DATA	Full Year 2011	Full Year 2010	%Change	1st Quarter 2012	1st Quarter 2011	%Change 11Q1-12Q1
Total interest income	$507,374	$536,906	-5.5	$124,439	$129,389	-3.8
Total interest expense	84,808	106,886	-20.7	17,817	23,146	-23.0
Net interest income	422,566	430,020	-1.7	106,621	106,243	0.4
Provision for loan and lease losses	77,304	158,005	-51.1	14,290	20,898	-31.6
Total noninterest income	230,131	235,670	-2.4	63,012	58,366	8.0
Total noninterest expense	411,714	391,802	5.1	106,469	102,017	4.4
Securities gains (losses)	5,511	9,129	-39.6	1,876	-124	N/M
Applicable income taxes	50,621	38,414	31.8	15,362	12,763	20.4
Extraordinary gains, net	926	-450	N/M	114	106	7.9
Total net income (includes minority interests)	119,496	86,149	38.7	35,502	28,913	22.8
Bank net income	118,671	85,496	38.8	35,332	28,753	22.9
Net charge-offs	113,170	187,666	-39.7	21,812	33,476	-34.8
Cash dividends	77,900	53,904	44.5	21,034	15,138	39.0
Retained earnings	40,771	31,592	29.1	14,298	13,615	5.0
Net operating income	114,484	79,548	43.9	34,005	28,988	17.3

*** Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports. N/M - Not Meaningful

TABLE III-A. First Quarter 2012, All FDIC-Insured Institutions

FIRST QUARTER (The way it is...)	All Insured Institutions	Asset Concentration Groups* Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	7,307	18	5	1,491	3,681	714	52	426	851	69
Commercial banks	6,263	14	5	1,470	3,324	208	40	394	750	58
Savings institutions	1,044	4	0	21	357	506	12	32	101	11
Total assets (in billions)	$13,926.0	$558.8	$3,660.5	$212.4	$4,069.9	$810.9	$98.5	$67.6	$152.1	$4,295.3
Commercial banks	12,781.0	494.2	3,660.5	208.2	3,733.7	251.1	39.6	61.3	126.0	4,206.3
Savings institutions	1,145.0	64.6	0.0	4.2	336.2	559.9	58.8	6.3	26.1	89.0
Total deposits (in billions)	10,261.0	295.5	2,504.8	177.2	3,168.5	624.2	85.1	54.5	128.1	3,223.0
Commercial banks	9,383.0	256.3	2,504.8	174.7	2,918.3	184.2	32.6	49.9	106.9	3,155.2
Savings institutions	877.9	39.2	0.0	2.5	250.2	440.0	52.5	4.6	21.1	67.8
Bank net income (in millions)	35,332	4,709	7,814	667	8,513	1,617	430	287	376	10,918
Commercial banks	32,535	3,830	7,814	639	7,913	818	224	195	335	10,767
Savings institutions	2,797	880	0	27	599	800	206	93	41	151
Performance Ratios (annualized, %)										
Yield on earning assets	4.11	10.97	3.34	4.55	4.40	3.55	5.25	3.47	4.38	3.57
Cost of funding earning assets	0.59	0.95	0.57	0.79	0.66	0.78	0.77	0.61	0.80	0.41
Net interest margin	3.52	10.02	2.76	3.76	3.74	2.78	4.48	2.86	3.58	3.15
Noninterest income to assets	1.82	3.62	2.11	0.63	1.21	0.78	2.08	3.60	1.25	2.13
Noninterest expense to assets	3.07	5.69	3.06	2.50	3.04	1.87	2.77	3.98	3.19	2.99
Loan and lease loss provision to assets	0.41	1.82	0.26	0.14	0.38	0.37	0.94	0.08	0.21	0.40
Net operating income to assets	0.98	3.34	0.84	1.22	0.81	0.76	1.77	1.62	0.93	0.95
Pretax return on assets	1.46	5.24	1.15	1.49	1.16	1.20	2.71	2.29	1.22	1.52
Return on assets	1.02	3.33	0.85	1.27	0.84	0.81	1.78	1.73	1.00	1.02
Return on equity	9.07	21.86	9.45	11.21	7.25	7.61	18.59	12.42	8.86	8.29
Net charge-offs to loans and leases	1.17	4.18	1.48	0.17	0.76	0.95	1.55	0.25	0.37	1.01
Loan and lease loss provision to net charge-offs	65.51	53.51	51.49	137.73	75.37	70.49	83.94	110.98	104.27	75.22
Efficiency ratio	61.67	43.10	67.58	60.78	66.20	54.71	42.63	63.67	70.00	60.68
% of unprofitable institutions	10.33	0.00	0.00	4.02	13.77	11.20	9.62	8.69	7.05	8.70
% of institutions with earnings gains	67.50	61.11	60.00	70.36	69.60	58.68	61.54	59.86	65.45	63.77
Condition Ratios (%)										
Earning assets to total assets	87.47	91.24	85.16	92.07	89.24	94.08	96.41	91.62	91.85	85.39
Loss allowance to:										
Loans and leases	2.47	4.72	3.60	1.64	2.00	1.39	1.94	2.08	1.62	2.27
Noncurrent loans and leases	60.04	294.26	85.35	97.43	59.43	37.54	121.59	76.88	73.63	39.04
Noncurrent assets plus other real estate owned to assets	2.53	1.29	1.55	1.40	2.88	2.40	1.17	1.16	1.73	3.36
Equity capital ratio	11.27	15.17	9.14	11.29	11.67	10.63	9.56	13.80	11.24	12.32
Core capital (leverage) ratio	9.20	13.06	7.35	10.17	10.07	9.85	9.43	12.60	10.71	9.15
Tier 1 risk-based capital ratio	13.28	14.58	12.46	14.98	13.18	20.76	13.11	28.18	18.38	12.42
Total risk-based capital ratio	15.52	17.01	15.02	16.14	14.99	21.78	14.22	29.30	19.54	15.10
Net loans and leases to deposits	70.44	144.96	48.53	69.55	82.64	70.40	80.33	34.99	62.84	69.33
Net loans to total assets	51.90	76.67	33.21	58.02	64.34	54.19	69.45	28.20	52.91	52.02
Domestic deposits to total assets	63.38	49.38	37.46	83.42	77.16	76.89	86.44	80.02	84.19	69.15
Structural Changes										
New reporters	0	0	0	0	0	0	0	0	0	0
Institutions absorbed by mergers	27	0	1	4	18	3	0	0	1	0
Failed institutions	16	0	0	0	14	2	0	0	0	0
PRIOR FIRST QUARTERS (The way it was...)										
Number of institutions 2011	7,574	21	4	1,531	3,983	699	72	354	844	66
2009	8,247	25	5	1,524	4,680	838	80	305	745	45
2007	8,649	26	4	1,617	4,719	798	115	403	906	61
Total assets (in billions) 2011	$13,414.3	$676.3	$3,164.6	$200.3	$4,084.5	$795.8	$118.4	$51.8	$137.1	$4,185.5
2009	13,526.2	464.0	3,203.0	165.4	6,002.0	1,100.9	73.2	36.2	103.5	2,377.9
2007	11,982.3	407.2	2,435.7	149.0	4,757.4	1,507.4	99.4	45.7	119.5	2,461.0
Return on assets (%) 2011	0.86	3.68	0.60	1.04	0.59	0.48	1.33	1.34	0.80	0.90
2009	-0.18	-11.26	0.61	0.73	-0.19	0.54	0.08	0.30	0.92	0.55
2007	1.20	3.84	0.93	1.19	1.14	0.91	1.77	2.03	0.99	1.25
Net charge-offs to loans & leases (%) 2011	1.83	6.67	1.96	0.31	1.34	0.98	1.77	0.76	0.39	1.40
2009	1.94	8.57	2.42	0.52	1.45	1.05	2.56	0.43	0.30	1.87
2007	0.45	3.86	0.57	0.14	0.23	0.21	1.43	0.18	0.17	0.31
Noncurrent assets plus OREO to assets (%) 2011	2.96	1.72	2.01	1.64	3.59	2.93	1.22	0.93	1.78	3.43
2009	2.40	2.63	2.00	1.48	2.82	3.04	0.99	0.62	1.11	1.71
2007	0.57	1.32	0.41	0.78	0.62	0.67	0.55	0.18	0.59	0.45
Equity capital ratio (%) 2011	11.25	16.03	8.72	10.95	11.60	10.30	10.81	15.07	11.17	12.22
2009	10.05	21.57	8.44	11.05	10.26	8.92	9.25	16.24	11.34	9.77
2007	10.58	24.50	7.67	10.87	11.32	10.15	10.25	20.27	11.26	9.75

* See Table V-A (page 10) for explanations.

Note: Blue font identifies data that are included in the prior quarter data at bottom of table.

TABLE III-A. First Quarter 2012, All FDIC-Insured Institutions

		Asset Size Distribution				Geographic Regions*					
FIRST QUARTER (The way it is...)	**All Insured Institutions**	**Less than $100 Million**	**$100 Million to $1 Billion**	**$1 Billion to $10 Billion**	**Greater than $10 Billion**	**New York**	**Atlanta**	**Chicago**	**Kansas City**	**Dallas**	**San Francisco**
Number of institutions reporting	7,307	2,367	4,276	557	107	906	945	1,543	1,767	1,533	613
Commercial banks	6,263	2,101	3,637	437	88	481	842	1,279	1,676	1,427	558
Savings institutions	1,044	266	639	120	19	425	103	264	91	106	55
Total assets (in billions)	$13,926.0	$137.4	$1,283.8	$1,419.9	$11,085.0	$2,823.3	$2,918.0	$3,208.8	$2,967.8	$831.1	$1,177.1
Commercial banks	12,781.0	122.2	1,062.4	1,120.3	10,476.0	2,258.5	2,819.6	3,089.6	2,907.1	734.0	972.2
Savings institutions	1,145.0	15.2	221.3	299.5	609.0	564.8	98.4	119.2	60.6	97.1	204.9
Total deposits (in billions)	10,261.0	117.0	1,072.9	1,104.0	7,967.1	2,024.4	2,215.7	2,259.8	2,218.5	685.0	857.5
Commercial banks	9,383.0	104.8	895.2	875.0	7,508.1	1,594.8	2,142.1	2,169.0	2,169.6	604.5	703.0
Savings institutions	877.9	12.2	177.7	229.0	459.0	429.5	73.6	90.8	48.9	80.5	154.5
Bank net income (in millions)	35,332	258	2,674	3,741	28,659	6,868	6,063	7,389	7,982	2,333	4,697
Commercial banks	32,535	242	2,340	3,067	26,886	6,133	5,952	7,165	7,822	1,978	3,486
Savings institutions	2,797	16	334	675	1,773	735	111	224	159	356	1,211
Performance Ratios (annualized, %)											
Yield on earning assets	4.11	4.59	4.59	4.62	3.97	4.36	3.88	3.39	4.52	4.34	4.77
Cost of funding earning assets	0.59	0.80	0.84	0.75	0.53	0.66	0.49	0.52	0.65	0.58	0.65
Net interest margin	3.52	3.79	3.75	3.87	3.44	3.69	3.38	2.87	3.86	3.75	4.11
Noninterest income to assets	1.82	0.97	1.04	1.29	1.98	1.52	1.80	2.18	1.84	1.39	1.81
Noninterest expense to assets	3.07	3.38	3.13	3.00	3.06	2.92	3.17	3.27	3.00	3.09	2.78
Loan and lease loss provision to assets	0.41	0.20	0.35	0.40	0.42	0.41	0.47	0.22	0.59	0.27	0.44
Net operating income to assets	0.98	0.70	0.78	1.02	1.00	0.95	0.73	0.86	1.13	1.09	1.56
Pretax return on assets	1.46	0.89	1.08	1.45	1.51	1.47	1.20	1.25	1.55	1.49	2.43
Return on assets	1.02	0.76	0.84	1.06	1.04	0.97	0.83	0.92	1.08	1.14	1.60
Return on equity	9.07	6.41	7.86	9.06	9.24	7.80	6.94	10.57	9.73	10.40	11.83
Net charge-offs to loans and leases	1.17	0.36	0.57	0.80	1.33	1.35	1.28	0.90	1.46	0.57	0.90
Loan and lease loss provision to net charge-offs	65.51	98.98	96.63	79.08	62.23	56.93	65.35	53.06	74.38	78.75	80.30
Efficiency ratio	61.67	76.46	69.63	61.90	60.65	59.60	66.81	69.56	56.10	63.79	49.14
% of unprofitable institutions	10.33	14.28	8.84	6.28	3.74	10.15	17.88	11.02	7.19	6.72	15.33
% of institutions with earnings gains	67.50	62.02	69.69	74.33	65.42	61.81	66.98	67.14	70.01	68.04	69.00
Condition Ratios (%)											
Earning assets to total assets	87.47	90.95	91.83	90.71	86.51	88.05	85.83	86.36	86.91	90.85	92.22
Loss allowance to:											
Loans and leases	2.47	1.82	1.88	2.01	2.64	2.25	2.64	2.61	2.84	1.89	1.85
Noncurrent loans and leases	60.04	74.36	61.72	54.24	60.54	79.80	44.35	60.34	64.62	64.12	75.25
Noncurrent assets plus other real estate owned to assets	2.53	2.27	2.88	3.04	2.43	1.70	3.73	2.28	2.70	2.46	1.84
Equity capital ratio	11.27	11.75	10.68	11.75	11.27	12.57	12.01	8.81	11.14	10.90	13.60
Core capital (leverage) ratio	9.20	11.24	10.12	10.55	8.89	10.00	8.93	7.26	9.33	9.86	12.40
Tier 1 risk-based capital ratio	13.28	18.37	15.28	15.53	12.72	14.73	12.73	10.99	12.95	14.55	16.99
Total risk-based capital ratio	15.52	19.50	16.49	16.79	15.20	16.50	15.67	13.81	14.85	16.15	18.36
Net loans and leases to deposits	70.44	64.60	72.68	78.29	69.14	72.95	71.16	62.87	70.33	71.16	82.30
Net loans to total assets	51.90	55.02	60.74	60.87	49.69	52.31	54.03	44.28	52.58	58.65	59.96
Domestic deposits to total assets	63.38	85.18	83.52	77.32	58.99	63.70	70.47	57.71	53.74	82.12	71.52
Structural Changes											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Institutions absorbed by mergers	27	12	10	3	2	8	4	2	5	6	2
Failed institutions	16	5	10	1	0	1	6	5	2	2	0
PRIOR FIRST QUARTERS (The way it was...)											
Number of institutions 2011	7,574	2,573	4,331	563	107	942	1,010	1,581	1,811	1,580	650
2009	8,247	3,052	4,504	576	115	1,005	1,172	1,692	1,924	1,690	764
2007	8,649	3,597	4,397	536	119	1,087	1,222	1,818	2,007	1,742	773
Total assets (in billions) 2011	$13,414.3	$147.1	$1,284.8	$1,428.4	$10,554.0	$2,709.1	$2,913.4	$3,047.9	$1,680.2	$788.2	$2,275.5
2009	13,526.2	167.2	1,359.5	1,512.5	10,486.9	2,505.7	3,520.2	3,176.6	1,064.7	908.9	2,350.2
2007	11,982.3	189.6	1,298.2	1,420.9	9,073.6	2,204.0	2,948.8	2,778.8	863.4	662.8	2,524.5
Return on assets (%) 2011	0.86	0.57	0.52	0.69	0.93	1.04	0.60	0.68	1.19	0.92	0.96
2009	-0.18	0.25	0.27	-0.24	-0.23	-1.82	0.20	0.12	0.56	-0.37	0.37
2007	1.20	0.85	1.08	1.14	1.23	1.12	1.22	1.07	1.75	1.11	1.20
Net charge-offs to loans & leases (%) 2011	1.83	0.43	0.77	1.36	2.09	2.29	1.82	1.43	2.02	0.83	1.98
2009	1.94	0.57	0.76	1.43	2.26	2.23	1.76	1.63	2.15	0.91	2.67
2007	0.45	0.15	0.13	0.25	0.55	0.81	0.22	0.31	0.63	0.19	0.57
Noncurrent assets plus OREO to assets (%) 2011	2.96	2.39	3.39	3.48	2.84	2.05	3.97	2.75	4.05	3.02	2.18
2009	2.40	1.87	2.53	2.98	2.31	1.53	2.56	2.43	2.72	2.60	2.81
2007	0.57	0.77	0.67	0.58	0.55	0.56	0.36	0.60	1.08	0.63	0.61
Equity capital ratio (%) 2011	11.25	11.57	10.28	11.43	11.34	12.74	11.84	8.52	11.58	10.74	12.33
2009	10.05	12.66	9.96	10.56	9.95	11.71	10.19	8.37	9.90	9.87	10.49
2007	10.58	13.24	10.50	11.24	10.43	12.72	10.04	9.13	10.57	10.60	10.92

* See Table V-A (page 11) for explanations.

Note: Blue font identifies data that are included in the prior quarter data at bottom of table.

TABLE IV-A. Full Year 2011, All FDIC-Insured Institutions

FULL YEAR (The way it is...)	All Insured Institutions	Asset Concentration Groups* Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	7,357	18	4	1,545	3,770	731	59	377	790	63
Commercial banks	6,290	15	4	1,536	3,379	210	47	352	694	53
Savings institutions	1,067	3	0	9	391	521	12	25	96	10
Total assets (in billions)	$13,885.1	$538.7	$3,456.4	$215.7	$4,087.2	$825.3	$97.2	$56.1	$138.6	$4,470.0
Commercial banks	12,641.8	509.0	3,456.4	214.5	3,622.6	261.2	40.2	50.7	115.0	4,372.3
Savings institutions	1,243.3	29.7	0.0	1.2	464.6	564.1	57.0	5.4	23.6	97.7
Total deposits (in billions)	10,186.2	278.9	2,371.0	179.6	3,170.1	606.8	82.5	45.0	115.8	3,336.7
Commercial banks	9,256.7	259.1	2,371.0	178.6	2,838.3	175.4	32.1	41.2	96.7	3,264.3
Savings institutions	929.5	19.7	0.0	1.0	331.7	431.4	50.5	3.8	19.0	72.4
Bank net income (in millions)	118,671	18,903	25,166	2,324	25,497	4,516	1,594	1,053	1,247	38,371
Commercial banks	110,380	17,462	25,166	2,314	21,912	2,859	915	688	1,046	38,019
Savings institutions	8,291	1,441	0	10	3,586	1,657	679	365	201	352
Performance Ratios (annualized, %)										
Yield on earning assets	4.32	11.64	3.60	4.84	4.64	4.06	5.55	3.80	4.67	3.60
Cost of funding earning assets	0.72	1.09	0.70	0.97	0.83	1.08	0.92	0.78	0.95	0.48
Net interest margin	3.60	10.55	2.90	3.86	3.81	2.98	4.63	3.02	3.72	3.12
Noninterest income to assets	1.70	3.21	1.86	0.60	1.25	0.75	1.98	4.90	1.06	2.01
Noninterest expense to assets	3.04	5.27	2.87	2.62	3.16	2.19	2.85	5.02	3.05	2.95
Loan and lease loss provision to assets	0.57	2.03	0.44	0.27	0.60	0.52	0.96	0.09	0.33	0.49
Net operating income to assets	0.85	3.48	0.76	1.08	0.61	0.56	1.68	1.88	0.88	0.82
Pretax return on assets	1.25	5.43	0.97	1.29	0.92	0.83	2.58	2.57	1.15	1.29
Return on assets	0.88	3.49	0.74	1.12	0.64	0.56	1.69	1.91	0.92	0.89
Return on equity	7.81	22.64	8.30	10.02	5.48	5.40	17.16	13.26	8.18	7.26
Net charge-offs to loans and leases	1.55	5.26	1.97	0.40	1.18	0.90	1.87	0.52	0.54	1.25
Loan and lease loss provision to net charge-offs	68.31	46.73	62.31	111.09	76.61	99.76	71.22	57.27	107.48	76.24
Efficiency ratio	61.39	39.72	65.73	62.74	65.74	61.01	44.04	64.90	67.84	61.90
% of unprofitable institutions	16.03	0.00	0.00	3.82	24.03	14.09	6.78	9.55	8.86	1.59
% of institutions with earnings gains	66.39	88.89	75.00	69.77	67.64	56.91	55.93	62.86	64.30	68.25
Condition Ratios (%)										
Earning assets to total assets	86.90	90.81	84.23	91.50	89.04	93.95	96.55	91.14	91.76	84.61
Loss allowance to:										
Loans and leases	2.56	5.10	3.75	1.59	2.09	1.45	2.03	2.08	1.58	2.32
Noncurrent loans and leases	62.46	297.84	89.17	93.44	59.24	37.20	120.89	80.42	73.87	41.99
Noncurrent assets plus other real estate owned to assets	2.55	1.41	1.60	1.46	3.04	2.61	1.28	1.11	1.69	3.09
Equity capital ratio	11.17	15.11	8.89	11.22	11.69	10.39	9.82	14.51	11.46	12.10
Core capital (leverage) ratio	9.08	13.23	7.07	10.10	10.04	9.69	9.61	13.00	10.79	8.98
Tier 1 risk-based capital ratio	13.02	14.35	11.88	14.57	13.19	20.04	13.18	29.21	18.56	12.16
Total risk-based capital ratio	15.31	16.74	14.56	15.72	15.06	21.14	14.34	30.27	19.71	14.86
Net loans and leases to deposits	71.43	151.25	50.79	71.33	83.87	78.16	83.99	34.49	64.26	66.82
Net loans to total assets	52.40	78.30	34.84	59.40	65.05	57.47	71.33	27.65	53.68	49.88
Domestic deposits to total assets	63.07	45.96	39.33	83.27	76.75	73.43	84.93	79.19	83.54	66.79
Structural Changes										
New reporters	3	0	0	0	2	0	0	1	0	0
Institutions absorbed by mergers	198	0	4	35	129	6	2	4	11	7
Failed institutions	92	0	0	2	89	1	0	0	0	0
PRIOR FULL YEARS (The way it was...)										
Number of institutions 2010	7,658	22	4	1,559	4,085	718	73	314	814	69
2008	8,305	26	5	1,559	4,753	839	91	279	709	44
2006	8,680	26	4	1,634	4,713	817	123	411	895	57
Total assets (in billions) 2010	$13,319.0	$705.4	$3,038.1	$199.8	$4,094.6	$789.0	$114.4	$42.9	$132.2	$4,202.6
2008	13,841.1	513.0	3,410.1	168.8	5,461.2	997.1	122.2	34.4	94.8	3,039.6
2006	11,861.9	408.4	2,337.2	149.3	4,905.1	1,445.0	109.9	42.2	119.6	2,345.4
Return on assets (%) 2010	0.65	1.82	0.72	0.98	0.20	0.68	1.28	1.48	0.70	0.80
2008	0.03	1.70	0.25	1.00	-0.13	-0.48	-0.01	1.43	0.82	-0.09
2006	1.28	4.19	1.01	1.23	1.28	0.94	1.75	1.54	1.04	1.26
Net charge-offs to loans & leases (%) 2010	2.55	10.83	2.29	0.59	1.90	1.14	2.36	0.64	0.56	1.87
2008	1.29	5.94	1.44	0.41	1.14	0.86	1.74	0.35	0.35	0.74
2006	0.39	3.48	0.48	0.17	0.22	0.15	1.40	0.42	0.20	0.22
Noncurrent assets plus OREO to assets (%) 2010	3.11	1.90	2.38	1.62	3.71	2.88	1.22	0.81	1.67	3.49
2008	1.91	2.08	1.59	1.17	2.34	2.55	1.31	0.35	1.05	1.35
2006	0.54	1.37	0.40	0.67	0.56	0.56	0.85	0.20	0.56	0.46
Equity capital ratio (%) 2010	11.15	14.96	8.93	10.86	11.40	10.05	11.00	16.31	11.01	12.04
2008	9.33	20.47	7.01	10.99	10.04	7.45	9.85	18.63	11.28	9.11
2006	10.52	22.88	7.75	10.73	11.16	9.91	14.16	21.12	10.97	9.78

* See Table V-A (page 10) for explanations.
Note: Blue font identifies data that are included in the prior quarter data at bottom of table.

TABLE IV-A. Full Year 2011, All FDIC-Insured Institutions

FULL YEAR (The way it is...)	All Insured Institutions	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	Geographic Regions*: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	7,357	2,416	4,283	551	107	915	957	1,552	1,773	1,542	618
Commercial banks	6,290	2,143	3,632	430	85	480	851	1,282	1,680	1,434	563
Savings institutions	1,067	273	651	121	22	435	106	270	93	108	55
Total assets (in billions)	$13,885.1	$138.9	$1,279.9	$1,411.0	$11,055.3	$2,864.6	$2,935.6	$3,185.3	$2,918.2	$813.0	$1,168.4
Commercial banks	12,641.8	123.3	1,054.9	1,103.9	10,359.7	2,215.1	2,818.4	3,065.1	2,858.4	719.1	965.8
Savings institutions	1,243.3	15.5	225.0	307.1	695.7	649.5	117.2	120.3	59.8	93.9	202.6
Total deposits (in billions)	10,186.2	117.6	1,063.9	1,092.2	7,912.6	2,040.0	2,209.2	2,262.4	2,161.8	665.4	847.5
Commercial banks	9,256.7	105.1	884.3	856.7	7,410.6	1,567.6	2,122.0	2,171.6	2,113.6	588.0	693.8
Savings institutions	929.5	12.5	179.6	235.4	502.0	472.3	87.2	90.7	48.2	77.3	153.7
Bank net income (in millions)	118,671	731	7,120	11,026	99,794	27,904	15,287	24,120	27,446	7,412	16,502
Commercial banks	110,380	700	6,097	9,165	94,419	25,849	14,557	23,770	27,154	6,347	12,703
Savings institutions	8,291	32	1,023	1,862	5,375	2,054	731	350	291	1,065	3,800
Performance Ratios (annualized, %)											
Yield on earning assets	4.32	4.87	4.84	4.79	4.19	4.77	4.01	3.55	4.73	4.61	4.88
Cost of funding earning assets	0.72	0.98	1.03	0.91	0.66	0.85	0.61	0.66	0.77	0.73	0.76
Net interest margin	3.60	3.88	3.81	3.87	3.53	3.92	3.39	2.89	3.96	3.88	4.12
Noninterest income to assets	1.70	1.05	0.97	1.16	1.87	1.61	1.63	1.94	1.71	1.34	1.71
Noninterest expense to assets	3.04	3.63	3.18	2.95	3.03	2.99	3.15	2.99	3.07	3.18	2.89
Loan and lease loss provision to assets	0.57	0.35	0.57	0.63	0.57	0.57	0.73	0.42	0.63	0.45	0.49
Net operating income to assets	0.85	0.48	0.52	0.75	0.90	0.99	0.42	0.74	1.02	0.92	1.40
Pretax return on assets	1.25	0.66	0.76	1.13	1.33	1.50	0.76	1.07	1.33	1.25	2.20
Return on assets	0.88	0.53	0.57	0.80	0.93	1.01	0.53	0.78	0.95	0.95	1.47
Return on equity	7.81	4.49	5.39	6.89	8.24	8.04	4.39	9.13	8.48	8.73	10.90
Net charge-offs to loans and leases	1.55	0.62	0.89	1.17	1.72	1.86	1.66	1.18	1.85	0.89	1.15
Loan and lease loss provision to net charge-offs	68.31	95.60	100.04	85.69	63.90	57.23	78.29	78.03	61.75	81.70	69.56
Efficiency ratio	61.39	78.88	70.83	62.28	60.06	57.57	67.08	66.55	58.16	65.06	51.91
% of unprofitable institutions	16.03	17.38	15.88	13.25	5.61	12.68	34.06	15.27	10.60	10.51	24.27
% of institutions with earnings gains	66.39	63.45	66.54	76.04	76.64	61.97	64.05	64.95	69.20	66.41	72.01
Condition Ratios (%)											
Earning assets to total assets	86.90	90.78	91.51	90.35	85.88	87.76	85.12	85.77	85.97	90.75	92.04
Loss allowance to:											
Loans and leases	2.56	1.79	1.87	2.02	2.75	2.45	2.71	2.71	2.88	1.91	1.89
Noncurrent loans and leases	62.46	72.85	59.45	53.38	63.93	81.32	49.01	61.53	65.70	62.64	72.86
Noncurrent assets plus other real estate owned to assets	2.55	2.35	3.01	3.12	2.43	1.77	3.59	2.31	2.75	2.60	1.97
Equity capital ratio	11.17	11.85	10.66	11.74	11.15	12.26	12.01	8.68	11.12	10.93	13.48
Core capital (leverage) ratio	9.08	11.25	10.02	10.37	8.77	9.94	8.89	7.08	9.12	9.79	12.30
Tier 1 risk-based capital ratio	13.02	18.12	15.01	15.26	12.46	14.72	12.30	10.81	12.56	14.29	16.77
Total risk-based capital ratio	15.31	19.25	16.22	16.53	15.01	16.55	15.24	13.68	14.58	15.90	18.17
Net loans and leases to deposits	71.43	66.95	74.66	79.65	69.93	72.61	72.66	62.79	72.47	74.36	83.47
Net loans to total assets	52.40	56.69	62.06	61.65	50.05	51.71	54.68	44.59	53.69	60.86	60.54
Domestic deposits to total assets	63.07	84.67	83.06	76.93	58.72	62.98	70.19	57.80	53.44	81.50	71.06
Structural Changes											
New reporters	3	0	2	1	0	0	3	0	0	0	0
Institutions absorbed by mergers	198	77	96	21	4	27	21	39	48	47	16
Failed institutions	92	16	69	7	0	2	45	15	6	12	12
PRIOR FULL YEARS (The way it was...)											
Number of institutions 2010	7,658	2,625	4,367	559	107	949	1,022	1,602	1,825	1,601	659
2008	8,305	3,132	4,498	561	114	1,015	1,180	1,705	1,935	1,700	770
2006	8,680	3,632	4,399	530	119	1,092	1,218	1,826	2,018	1,753	773
Total assets (in billions) 2010	$13,319.0	$148.6	$1,291.7	$1,429.6	$10,449.0	$2,694.8	$2,929.8	$2,950.1	$1,686.5	$789.0	$2,268.7
2008	13,841.1	170.9	1,354.7	1,489.8	10,825.8	2,594.2	3,745.9	3,264.3	1,057.2	780.9	2,398.7
2006	11,861.9	189.9	1,290.0	1,397.9	8,984.0	2,216.1	2,911.4	2,746.2	859.8	652.3	2,476.1
Return on assets (%) 2010	0.65	0.27	0.26	0.18	0.76	0.76	0.34	0.60	0.84	0.68	0.81
2008	0.03	0.25	0.24	-0.30	0.05	0.25	-0.14	0.29	0.56	0.51	-0.63
2006	1.28	0.92	1.16	1.22	1.31	1.27	1.31	1.10	1.76	1.23	1.29
Net charge-offs to loans & leases (%) 2010	2.55	0.80	1.12	1.81	2.93	3.57	2.43	2.03	2.88	1.28	2.29
2008	1.29	0.46	0.67	1.10	1.45	1.44	1.01	1.24	1.60	0.68	1.74
2006	0.39	0.18	0.16	0.20	0.47	0.72	0.19	0.28	0.55	0.21	0.43
Noncurrent assets plus OREO to assets (%) 2010	3.11	2.38	3.44	3.57	3.01	2.14	3.93	2.98	4.24	3.17	2.51
2008	1.91	1.66	2.16	2.46	1.80	1.20	2.02	1.93	2.28	1.80	2.33
2006	0.54	0.73	0.59	0.52	0.53	0.52	0.33	0.57	1.05	0.62	0.56
Equity capital ratio (%) 2010	11.15	11.70	10.15	11.18	11.26	12.58	11.59	8.71	11.33	10.54	12.11
2008	9.33	12.87	10.00	10.65	9.01	11.14	9.56	8.07	9.49	9.95	8.45
2006	10.52	13.01	10.39	10.97	10.42	12.47	10.05	9.07	10.64	10.42	10.92

* See Table V-A (page 11) for explanations.
Note: Blue font identifies data that are included in the prior quarter data at bottom of table.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

		Asset Concentration Groups*								
March 31, 2012	All Insured Institutions	Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	1.54	1.58	2.18	0.94	1.14	1.26	0.89	1.59	1.57	1.99
Construction and development	1.45	0.00	1.37	1.00	1.44	1.59	0.93	1.75	1.34	1.49
Nonfarm nonresidential	0.82	0.00	0.74	0.89	0.82	0.91	1.27	1.38	1.36	0.77
Multifamily residential real estate	0.67	0.00	0.62	0.77	0.63	0.71	0.95	0.28	1.12	0.84
Home equity loans	0.98	0.85	1.52	0.70	0.78	0.74	0.85	0.68	0.80	0.94
Other 1-4 family residential	2.30	3.21	3.19	1.56	1.71	1.36	0.90	1.97	1.82	2.97
Commercial and industrial loans	0.43	1.23	0.44	1.25	0.46	0.82	1.27	1.35	1.30	0.26
Loans to individuals	1.47	1.34	1.72	1.46	1.48	1.07	1.37	1.73	1.64	1.44
Credit card loans	1.43	1.32	1.79	1.48	1.41	1.18	0.70	1.43	0.76	1.40
Other loans to individuals	1.50	1.71	1.61	1.46	1.48	1.05	1.68	1.75	1.66	1.45
All other loans and leases (including farm)	0.35	0.03	0.24	0.60	0.36	0.12	0.43	0.47	0.72	0.43
Total loans and leases	1.21	1.32	1.34	0.92	0.97	1.21	1.26	1.50	1.49	1.40
Percent of Loans Noncurrent**										
All real estate loans	6.56	6.15	9.10	2.15	4.45	3.96	1.07	3.26	2.51	9.95
Construction and development	12.52	0.00	8.49	8.46	12.49	10.81	4.43	11.95	8.57	13.90
Nonfarm nonresidential	3.67	0.00	2.37	2.96	3.60	3.76	3.34	3.17	2.87	4.20
Multifamily residential real estate	2.36	0.00	1.22	3.63	2.53	2.24	3.19	2.93	2.93	2.86
Home equity loans	2.40	0.00	3.01	1.00	1.39	1.28	0.78	1.03	1.01	3.11
Other 1-4 family residential	9.57	14.02	15.16	1.60	4.84	4.16	1.00	2.07	1.98	14.80
Commercial and industrial loans	1.16	1.63	1.18	1.96	1.36	1.79	0.61	1.67	1.92	0.81
Loans to individuals	1.37	1.61	1.58	0.58	1.42	0.72	1.79	0.99	0.62	0.87
Credit card loans	1.63	1.60	1.71	0.40	1.75	1.20	0.88	0.99	0.47	1.75
Other loans to individuals	1.09	1.80	1.35	0.60	1.39	0.63	2.21	0.99	0.63	0.65
All other loans and leases (including farm)	0.52	0.12	0.46	0.54	0.65	0.17	0.84	1.72	0.93	0.49
Total loans and leases	4.11	1.60	4.21	1.68	3.36	3.71	1.59	2.70	2.19	5.80
Percent of Loans Charged-off (net, YTD)										
All real estate loans	1.08	1.33	1.63	0.20	0.86	0.95	1.47	0.24	0.36	1.30
Construction and development	1.95	0.00	-0.07	1.06	2.25	2.13	0.40	0.89	1.03	1.54
Nonfarm nonresidential	0.56	0.00	0.25	0.23	0.61	1.01	0.15	0.11	0.35	0.47
Multifamily residential real estate	0.42	0.00	0.35	0.27	0.55	0.18	0.00	0.96	0.71	0.10
Home equity loans	1.97	3.25	2.18	0.40	1.22	2.68	1.90	0.41	0.78	2.35
Other 1-4 family residential	1.11	1.07	2.13	0.19	0.77	0.76	1.18	0.21	0.28	1.25
Commercial and industrial loans	0.56	4.29	0.33	0.30	0.54	0.83	5.49	0.08	0.51	0.39
Loans to individuals	2.69	4.20	3.73	0.30	0.98	1.23	1.40	0.47	0.44	1.30
Credit card loans	4.25	4.23	5.00	0.60	4.69	3.95	2.81	2.82	0.85	2.93
Other loans to individuals	1.00	3.61	1.51	0.24	0.69	0.80	0.73	0.32	0.43	0.89
All other loans and leases (including farm)	0.14	0.00	0.04	0.00	0.18	0.40	2.97	0.28	0.00	0.23
Total loans and leases	1.17	4.18	1.48	0.17	0.76	0.95	1.55	0.25	0.37	1.01
Loans Outstanding (in billions)										
All real estate loans	$4,086.3	$0.0	$493.4	$74.5	$1,762.8	$409.5	$15.4	$13.6	$61.9	$1,255.1
Construction and development	228.3	0.0	7.1	3.5	149.9	7.5	0.3	1.0	3.4	55.7
Nonfarm nonresidential	1,057.0	0.0	33.9	21.3	711.4	31.7	0.6	4.7	16.1	237.3
Multifamily residential real estate	220.9	0.0	37.0	1.8	131.2	11.1	0.1	0.4	1.6	37.7
Home equity loans	590.3	0.0	105.2	1.5	184.4	33.8	7.6	0.5	2.7	254.6
Other 1-4 family residential	1,858.8	0.0	255.8	19.3	553.7	324.0	6.8	6.2	33.6	659.3
Commercial and industrial loans	1,374.0	36.4	252.8	16.1	579.3	10.6	2.0	2.4	7.7	466.8
Loans to individuals	1,266.3	409.9	257.3	6.0	183.6	14.6	52.3	2.3	6.9	333.3
Credit card loans	649.6	389.4	161.7	0.5	13.3	2.3	16.5	0.1	0.2	65.6
Other loans to individuals	616.8	20.6	95.5	5.5	170.3	12.4	35.9	2.2	6.7	267.8
All other loans and leases (including farm)	686.4	3.3	258.0	28.8	147.3	11.1	0.3	1.2	5.3	231.1
Total loans and leases (plus unearned income)	7,413.0	449.6	1,261.5	125.3	2,673.1	445.7	70.0	19.5	81.9	2,286.3
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	44,801.5	0.1	2,509.3	812.2	26,525.3	2,831.2	32.4	248.0	800.6	11,042.3
Construction and development	15,411.5	0.0	80.0	301.5	12,028.7	509.8	9.3	106.9	251.4	2,123.8
Nonfarm nonresidential	10,540.6	0.0	75.0	285.1	7,694.5	379.0	6.0	76.5	245.1	1,779.4
Multifamily residential real estate	1,393.8	0.0	15.0	24.2	983.4	71.0	0.4	13.9	12.4	273.4
1-4 family residential	11,081.9	0.1	956.3	145.4	4,891.9	1,235.9	15.8	45.4	265.7	3,525.4
Farmland	436.8	0.0	0.0	56.0	316.3	6.6	0.9	5.3	24.3	27.6
GNMA properties	5,788.7	0.0	1,267.0	0.1	580.5	628.8	0.0	0.0	1.6	3,310.8

*** Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):**

Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.

International Banks - Banks with assets greater than $10 billion and more than 25 percent of total assets in foreign offices.

Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of the total loans and leases.

Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.

Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.

Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.

Other Specialized < $1 Billion - Institutions with assets less than $1 billion, whose loans and leases are less than 40 percent of total assets.

All Other < $1 billion - Institutions with assets less than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

All Other > $1 billion - Institutions with assets greater than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

		Asset Size Distribution				Geographic Regions*					
March 31, 2012	All Insured Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	1.54	1.59	1.20	1.10	1.72	1.19	1.65	1.48	2.16	1.32	1.01
Construction and development	1.45	1.55	1.47	1.33	1.48	1.73	1.32	1.49	1.25	1.26	1.92
Nonfarm nonresidential	0.82	1.42	1.04	0.80	0.71	0.88	0.86	0.91	0.75	0.82	0.62
Multifamily residential real estate	0.67	0.95	0.71	0.64	0.67	0.60	0.95	0.72	0.72	0.71	0.44
Home equity loans	0.98	0.89	0.75	0.70	1.02	0.69	1.15	1.20	0.93	0.75	0.45
Other 1-4 family residential	2.30	2.03	1.51	1.63	2.52	1.54	2.29	2.10	3.64	2.01	1.52
Commercial and industrial loans	0.43	1.58	0.98	0.60	0.35	0.60	0.30	0.53	0.32	0.63	0.38
Loans to individuals	1.47	1.86	1.42	1.41	1.47	1.42	1.80	1.31	1.70	0.99	1.03
Credit card loans	1.43	1.41	1.84	1.53	1.43	1.33	1.67	1.17	1.80	0.67	1.02
Other loans to individuals	1.50	1.86	1.39	1.36	1.52	1.65	1.87	1.35	1.55	1.16	1.03
All other loans and leases (including farm)	0.35	0.73	0.49	0.56	0.32	0.27	0.27	0.48	0.28	0.35	0.49
Total loans and leases	1.21	1.51	1.15	1.02	1.25	1.10	1.29	1.14	1.49	1.11	0.86
Percent of Loans Noncurrent**											
All real estate loans	6.56	2.88	3.47	4.59	7.77	4.05	9.50	7.17	7.53	3.93	3.68
Construction and development	12.52	8.65	10.72	12.97	13.24	14.90	14.71	12.20	11.45	7.36	13.16
Nonfarm nonresidential	3.67	3.48	3.25	3.81	3.81	3.38	4.39	3.82	3.69	3.10	3.32
Multifamily residential real estate	2.36	3.06	2.73	3.08	2.03	1.57	3.70	2.53	2.18	3.75	2.30
Home equity loans	2.40	1.15	1.40	1.39	2.56	1.16	3.04	2.07	3.53	1.17	0.82
Other 1-4 family residential	9.57	2.41	2.62	4.57	11.53	4.44	13.78	11.76	11.58	4.40	3.85
Commercial and industrial loans	1.16	2.35	2.03	1.84	0.99	1.54	0.94	1.22	1.15	1.22	1.00
Loans to individuals	1.37	0.88	0.91	0.93	1.41	1.51	1.35	1.22	1.47	0.60	1.29
Credit card loans	1.63	0.63	1.42	1.52	1.63	1.63	1.65	1.77	1.73	0.80	1.43
Other loans to individuals	1.09	0.88	0.87	0.72	1.14	1.16	1.18	1.04	1.10	0.50	1.17
All other loans and leases (including farm)	0.52	0.67	0.72	0.66	0.49	0.28	0.39	0.29	0.85	0.94	0.82
Total loans and leases	4.11	2.44	3.04	3.70	4.35	2.82	5.95	4.33	4.39	2.94	2.46
Percent of Loans Charged-off (net, YTD)											
All real estate loans	1.08	0.36	0.56	0.76	1.28	0.56	1.57	1.10	1.43	0.56	0.59
Construction and development	1.95	1.15	1.62	2.21	2.01	1.95	2.63	2.01	1.67	1.04	1.87
Nonfarm nonresidential	0.56	0.37	0.46	0.59	0.60	0.46	0.88	0.76	0.30	0.38	0.41
Multifamily residential real estate	0.42	0.58	0.59	0.48	0.36	0.32	0.67	0.50	0.51	0.52	0.15
Home equity loans	1.97	0.61	0.57	0.90	2.15	0.79	2.73	1.67	2.64	1.22	0.74
Other 1-4 family residential	1.11	0.32	0.47	0.68	1.29	0.47	1.42	1.09	1.79	0.54	0.66
Commercial and industrial loans	0.56	0.47	0.67	0.73	0.53	0.85	0.52	0.50	0.44	0.40	0.70
Loans to individuals	2.69	0.43	0.91	1.61	2.82	3.72	1.67	1.52	3.61	1.18	1.92
Credit card loans	4.25	0.99	4.76	3.89	4.26	4.49	3.07	3.80	5.06	2.53	3.53
Other loans to individuals	1.00	0.42	0.62	0.75	1.05	1.45	0.89	0.75	1.55	0.48	0.52
All other loans and leases (including farm)	0.14	0.00	0.19	0.29	0.13	0.11	0.31	0.08	0.10	0.20	0.09
Total loans and leases	1.17	0.36	0.57	0.80	1.33	1.35	1.28	0.90	1.46	0.57	0.89
Loans Outstanding (in billions)											
All real estate loans	$4,086.3	$54.0	$619.9	$634.1	$2,778.2	$831.8	$945.9	$793.1	$811.5	$329.0	$375.0
Construction and development	228.3	3.2	53.7	53.5	117.9	38.5	62.6	37.9	34.1	37.1	18.1
Nonfarm nonresidential	1,057.0	15.9	248.7	260.1	532.3	237.0	216.3	190.4	160.6	121.7	131.0
Multifamily residential real estate	220.9	1.6	31.0	47.5	140.8	69.3	27.8	61.6	22.8	9.8	29.5
Home equity loans	590.3	1.6	32.0	46.2	510.6	94.6	160.8	146.4	130.9	21.1	36.5
Other 1-4 family residential	1,858.8	23.9	219.2	213.1	1,402.5	385.3	469.8	340.9	384.1	127.2	151.6
Commercial and industrial loans	1,374.0	9.7	102.4	142.6	1,119.3	205.7	316.4	289.0	315.1	97.7	150.1
Loans to individuals	1,266.3	5.0	35.3	67.3	1,158.6	365.5	225.7	182.8	282.7	46.2	163.4
Credit card loans	649.6	0.1	2.4	17.7	629.4	270.9	80.3	44.6	163.6	15.6	74.6
Other loans to individuals	616.8	5.0	32.9	49.6	529.2	94.6	145.4	138.2	119.1	30.6	88.8
All other loans and leases (including farm)	686.4	8.2	37.5	38.7	601.9	108.4	131.5	194.3	197.0	24.2	31.1
Total loans and leases (plus unearned income)	7,413.0	77.0	795.1	882.7	5,658.2	1,511.3	1,619.5	1,459.2	1,606.4	497.0	719.6
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	44,801.5	1,203.7	12,550.6	10,310.7	20,736.5	4,982.1	12,009.1	9,451.0	8,713.0	5,680.5	3,965.8
Construction and development	15,411.5	400.9	5,700.6	4,918.9	4,391.2	1,328.3	4,620.1	2,110.1	2,941.1	2,746.9	1,665.0
Nonfarm nonresidential	10,540.6	397.4	3,829.1	2,950.5	3,363.5	1,332.7	2,305.5	2,046.4	2,038.4	1,569.4	1,248.2
Multifamily residential real estate	1,393.8	52.1	399.2	348.4	594.0	204.9	334.4	350.7	191.5	165.4	146.9
1-4 family residential	11,081.9	326.9	2,393.3	1,927.1	6,434.7	1,694.3	3,313.2	2,276.6	1,905.3	1,049.8	842.7
Farmland	436.8	26.0	216.7	135.5	58.7	24.1	88.9	92.4	84.2	100.8	46.5
GNMA properties	5,788.7	0.5	11.7	30.4	5,746.1	367.8	1,346.9	2,574.8	1,434.7	48.2	16.3

*** Regions:**
New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands
Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia
Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin
Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota
Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas
San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming
** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

Table VI-A. Derivatives, All FDIC-Insured Call Report Filers

(dollar figures in millions; notional amounts unless otherwise indicated)	1st Quarter 2012	4th Quarter 2011	3rd Quarter 2011	2nd Quarter 2011	1st Quarter 2011	%Change 11Q1-12Q1	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion
ALL DERIVATIVE HOLDERS										
Number of institutions reporting derivatives	1,283	1,188	1,188	1,165	1,146	12.0	89	770	331	93
Total assets of institutions reporting derivatives	$12,088,030	$11,460,094	$11,346,808	$11,163,453	$10,945,917	10.4	$6,633	$315,333	$966,186	$10,799,879
Total deposits of institutions reporting derivatives	8,804,885	8,298,068	8,106,780	7,895,134	7,707,826	14.2	5,607	259,800	759,289	7,780,189
Total derivatives	230,365,262	231,879,967	250,463,379	251,134,788	246,007,676	-6.4	262	23,599	85,580	230,255,821
Derivative Contracts by Underlying Risk Exposure										
Interest rate	183,730,454	187,530,928	202,130,799	204,510,371	199,469,903	-7.9	258	23,073	78,756	183,628,367
Foreign exchange*	29,211,390	26,500,008	29,283,191	28,389,032	28,788,641	1.5	0	222	5,439	29,205,729
Equity	1,898,562	1,588,737	1,786,008	1,654,652	1,471,402	29.0	4	84	767	1,897,707
Commodity & other (excluding credit derivatives)	1,473,732	1,501,077	1,602,067	1,351,825	1,377,484	7.0	0	9	290	1,473,432
Credit	14,051,125	14,759,217	15,661,315	15,228,907	14,900,246	-5.7	0	211	328	14,050,586
Total	230,365,262	231,879,967	250,463,379	251,134,788	246,007,676	-6.4	262	23,599	85,580	230,255,821
Derivative Contracts by Transaction Type										
Swaps	138,658,398	146,265,646	156,143,298	156,064,620	152,842,811	-9.3	26	7,592	41,417	138,609,363
Futures & forwards	40,479,858	37,252,565	39,797,214	40,974,670	38,910,910	4.0	92	7,734	19,743	40,452,289
Purchased options	17,548,648	16,524,639	18,511,697	18,861,506	19,021,280	-7.7	32	650	10,457	17,537,509
Written options	17,103,437	16,014,672	17,862,189	18,099,424	18,256,189	-6.3	112	7,381	13,263	17,082,682
Total	213,790,341	216,057,521	232,314,398	234,000,220	229,031,190	-6.7	262	23,357	84,879	213,681,843
Fair Value of Derivative Contracts										
Interest rate contracts	93,594	89,148	92,978	88,674	92,291	1.4	1	15	-24	93,602
Foreign exchange contracts	-3,875	25,705	33,038	15,548	8,198	N/M	0	0	5	-3,880
Equity contracts	-380	1,657	6,441	299	1,763	N/M	0	1	12	-393
Commodity & other (excluding credit derivatives)	-2,004	-1,559	773	148	-916	N/M	0	0	2	-2,006
Credit derivatives as guarantor	-126,270	-289,532	-370,779	-67,253	-40,236	N/M	0	-1	1	-126,270
Credit derivatives as beneficiary	130,621	303,241	387,580	75,397	50,612	158.1	0	0	-2	130,624
Derivative Contracts by Maturity**										
Interest rate contracts < 1 year	85,881,612	87,811,898	95,377,012	94,641,883	92,443,045	-7.1	83	8,848	24,578	85,848,104
1-5 years	31,691,197	32,750,418	34,134,320	35,300,646	34,897,102	-9.2	35	3,238	22,981	31,664,943
> 5 years	22,691,129	24,167,662	24,968,981	25,211,181	24,922,246	-9.0	28	2,891	14,580	22,673,630
Foreign exchange contracts < 1 year	18,849,154	17,538,351	19,219,846	17,820,001	18,023,979	4.6	0	190	3,795	18,845,169
1-5 years	3,017,933	3,088,258	2,990,392	3,180,412	2,741,047	10.1	0	0	175	3,017,758
> 5 years	1,349,611	1,502,619	1,474,701	1,530,257	1,432,790	-5.8	0	0	238	1,349,372
Equity contracts < 1 year	539,407	426,621	375,359	358,257	349,774	54.2	0	1	100	539,305
1-5 years	241,998	210,410	241,995	226,000	204,271	18.5	0	26	159	241,813
> 5 years	88,815	93,653	97,743	93,112	84,177	5.5	0	2	14	88,799
Commodity & other contracts < 1 year	481,515	375,875	434,161	438,496	504,234	-4.5	0	0	98	481,416
1-5 years	203,940	241,723	266,044	237,875	225,140	-9.4	0	5	75	203,861
> 5 years	20,361	46,181	29,127	30,222	25,209	-19.2	0	0	0	20,361
Risk-Based Capital: Credit Equivalent Amount										
Total current exposure to tier 1 capital (%)	36.3	44.5	52.5	38.3	38.0		0.1	0.7	1.1	41.1
Total potential future exposure to tier 1 capital (%)	71.9	79.3	82.7	87.3	87.4		0.1	0.1	0.4	81.8
Total exposure (credit equivalent amount) to tier 1 capital (%)	108.2	123.8	135.3	125.7	125.4		0.2	0.8	1.4	122.9
Credit losses on derivatives***	76.3	1832.5	1763.8	1672.9	1601.4	-95.2	0.0	0.0	0.2	76.2
HELD FOR TRADING										
Number of institutions reporting derivatives	210	201	194	198	194	8.2	11	76	63	60
Total assets of institutions reporting derivatives	9,699,041	9,516,895	9,457,644	9,305,891	9,075,161	6.9	783	33,308	254,570	9,410,380
Total deposits of institutions reporting derivatives	7,075,255	6,924,152	6,771,834	6,604,984	6,419,033	10.2	656	27,237	198,896	6,848,467
Derivative Contracts by Underlying Risk Exposure										
Interest rate	179,736,511	182,847,193	198,005,771	200,467,450	195,783,413	-8.2	31	1,696	13,476	179,721,308
Foreign exchange	25,879,318	24,363,710	26,435,948	26,123,843	26,344,725	-1.8	0	0	3,046	25,876,272
Equity	1,884,958	1,581,757	1,779,267	1,648,685	1,465,412	28.6	0	1	72	1,884,886
Commodity & other	1,460,464	1,476,234	1,581,316	1,331,805	1,356,822	7.6	0	0	56	1,460,407
Total	208,961,252	210,268,894	227,802,302	229,571,783	224,950,371	-7.1	31	1,696	16,651	208,942,873
Trading Revenues: Cash & Derivative Instruments										
Interest rate	5,630	252	2,083	3,606	4,849	16.1	0	2	30	5,598
Foreign exchange	1,504	2,229	2,632	497	29	5,086.2	0	0	7	1,497
Equity	257	-111	1,443	812	762	-66.3	0	0	0	257
Commodity & other (including credit derivatives)	-372	160	2,323	1,712	2,017	N/M	0	0	1	-374
Total trading revenues	7,018	2,529	8,480	6,627	7,657	-8.3	0	2	39	6,977
Share of Revenue										
Trading revenues to gross revenues (%)	5.7	2.2	7.2	5.6	6.5		0.0	0.4	1.2	5.9
Trading revenues to net operating revenues (%)	32.6	17.4	40.6	41.2	42.3		0.0	2.4	8.0	33.3
HELD FOR PURPOSES OTHER THAN TRADING										
Number of institutions reporting derivatives	1,165	1,070	1,080	1,056	1,036	12.5	78	704	297	86
Total assets of institutions reporting derivatives	11,774,752	11,152,420	11,126,270	10,825,253	10,594,774	11.1	5,850	287,464	854,542	10,626,896
Total deposits of institutions reporting derivatives	8,562,664	8,059,202	7,938,137	7,727,004	7,497,972	14.2	4,952	236,839	670,827	7,650,046
Derivative Contracts by Underlying Risk Exposure										
Interest rate	3,993,943	4,683,735	4,125,028	4,042,921	3,686,490	8.3	227	21,378	65,280	3,907,058
Foreign exchange	808,276	1,073,069	359,576	359,529	367,676	119.8	0	190	2,019	806,066
Equity	13,603	6,980	6,741	5,967	5,990	127.1	4	83	695	12,821
Commodity & other	13,268	24,842	20,751	20,020	20,662	-35.8	0	9	234	13,024
Total notional amount	4,829,090	5,788,627	4,512,095	4,428,437	4,080,819	18.3	231	21,661	68,228	4,738,970

All line items are reported on a quarterly basis. N/M - Not Meaningful

* Include spot foreign exchange contracts. All other references to foreign exchange contracts in which notional values or fair values are reported exclude spot foreign exchange contracts.

** Derivative contracts subject to the risk-based capital requirements for derivatives.

*** The reporting of credit losses on derivatives is applicable to all banks filing the FFIEC 031 report form and to those banks filing the FFIEC 041 report form that have $300 million or more in total assets.

TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Call Report Filers)

(dollar figures in millions)	1st Quarter 2012	4th Quarter 2011	3rd Quarter 2011	2nd Quarter 2011	1st Quarter 2011	% Change 11Q1-12Q1	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion
Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements										
Number of institutions reporting securitization activities	179	141	139	135	135	32.6	20	96	30	33
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	$758,458	$730,853	$749,804	$758,015	$757,260	0.2	$166	$4,267	$23,643	$730,381
Home equity loans	54	0	0	1,028	0	0.0	0	1	0	53
Credit card receivables	18,691	11,818	10,561	10,902	11,937	56.6	0	615	0	18,075
Auto loans	2,822	946	1,034	228	234	1,106.0	0	0	17	2,805
Other consumer loans	4,748	4,862	4,979	4,667	4,792	-0.9	0	0	0	4,748
Commercial and industrial loans	75	63	70	72	72	4.2	3	22	32	18
All other loans, leases, and other assets	204,780	196,124	198,826	195,725	207,198	-1.2	1	433	5,209	199,136
Total securitized and sold	989,627	944,666	965,274	970,638	981,493	0.8	170	5,339	28,901	955,216
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	3,797	3,895	4,116	4,321	4,511	-15.8	1	79	51	3,666
Home equity loans	0	0	0	0	0	0.0	0	0	0	0
Credit card receivables	617	550	561	531	552	11.8	0	170	0	447
Auto loans	1	2	3	56	4	-75.0	0	0	1	0
Other consumer loans	205	208	216	202	201	2.0	0	0	0	205
Commercial and industrial loans	0	0	0	0	0	0.0	0	0	0	0
All other loans, leases, and other assets	3,015	1,309	697	476	489	516.6	0	5	0	3,010
Total credit exposure	7,636	5,964	5,592	5,584	5,757	32.6	1	254	52	7,329
Total unused liquidity commitments provided to institution's own securitizations	237	121	129	124	125	89.6	0	116	0	121
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)										
1-4 family residential loans	3.4	4.0	4.2	4.0	3.6		0.1	1.3	3.7	3.4
Home equity loans	11.7	0.0	0.0	1.5	0.0		0.0	0.0	0.0	11.9
Credit card receivables	0.9	1.4	1.8	1.6	1.4		0.0	1.4	0.0	0.9
Auto loans	0.3	0.4	0.1	1.9	1.5		0.0	0.0	1.1	0.3
Other consumer loans	5.1	5.6	4.4	4.5	4.1		0.0	0.0	0.0	5.1
Commercial and industrial loans	0.4	0.5	0.0	0.0	0.0		0.0	0.0	1.0	0.0
All other loans, leases, and other assets	0.9	0.6	1.4	0.9	1.3		0.0	0.0	0.3	0.9
Total loans, leases, and other assets	2.8	3.3	3.6	3.3	3.1		0.1	1.2	3.1	2.8
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)										
1-4 family residential loans	5.5	6.4	6.4	6.9	7.2		0.0	0.7	2.3	5.6
Home equity loans	25.8	0.0	0.0	3.2	0.0		0.0	0.0	0.0	26.3
Credit card receivables	0.4	0.7	0.8	0.7	0.7		0.0	2.1	0.0	0.3
Auto loans	0.0	0.0	0.0	0.2	0.0		0.0	0.0	0.1	0.0
Other consumer loans	5.5	6.2	4.6	4.7	4.1		0.0	0.0	0.0	5.5
Commercial and industrial loans	3.2	0.0	0.0	0.0	0.0		0.0	0.0	7.7	0.0
All other loans, leases, and other assets	7.1	7.5	6.6	6.2	5.8		0.0	0.0	1.1	7.2
Total loans, leases, and other assets	5.7	6.6	6.4	6.7	6.8		0.0	0.8	2.1	5.8
Securitized Loans, Leases, and Other Assets Charged-off (net, YTD, annualized, %)										
1-4 family residential loans	0.3	1.2	0.9	0.6	0.3		0.0	0.0	0.0	0.4
Home equity loans	0.6	0.0	0.0	1.6	0.0		0.0	0.0	0.0	0.6
Credit card receivables	4.9	5.3	4.7	3.3	1.6		0.0	1.6	0.0	5.0
Auto loans	0.0	0.0	0.0	1.1	0.0		0.0	0.0	-0.2	0.0
Other consumer loans	0.3	1.2	0.9	0.6	0.3		0.0	0.0	0.0	0.3
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
All other loans, leases, and other assets	0.1	0.4	0.2	0.1	0.1		0.0	0.0	0.0	0.1
Total loans, leases, and other assets	0.4	1.1	0.8	0.5	0.3		0.0	0.2	0.0	0.4
Seller's Interests in Institution's Own Securitizations - Carried as Loans										
Home equity loans	0	0	0	0	0	0.0	0	0	0	0
Credit card receivables	13,100	9,052	9,252	9,115	8,157	60.6	0	51	0	13,048
Commercial and industrial loans	9	3	2	2	2	350.0	3	6	0	0
Seller's Interests in Institution's Own Securitizations - Carried as Securities										
Home equity loans	0	0	0	447	0	0.0	0	0	0	0
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0.0	0	0	0	0
Assets Sold with Recourse and Not Securitized										
Number of institutions reporting asset sales	979	878	861	864	858	14.1	165	619	149	46
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	55,142	52,708	52,348	55,181	64,694	-14.8	1,207	13,265	7,750	32,919
Home equity, credit card receivables, auto, and other consumer loans	895	913	1,296	1,360	1,417	-36.8	1	2	18	874
Commercial and industrial loans	64	56	70	147	102	-37.3	0	48	2	13
All other loans, leases, and other assets	63,221	53,528	55,111	54,922	54,757	15.5	1	33	426	62,760
Total sold and not securitized	119,321	107,205	108,825	111,609	120,971	-1.4	1,209	13,348	8,197	96,567
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	14,494	13,367	12,706	13,295	13,813	4.9	142	2,731	3,879	7,741
Home equity, credit card receivables, auto, and other consumer loans	170	176	188	192	193	-11.9	1	2	4	164
Commercial and industrial loans	46	39	53	127	81	-43.2	0	38	2	6
All other loans, leases, and other assets	14,320	13,962	13,789	13,513	13,420	6.7	0	29	32	14,259
Total credit exposure	29,031	27,544	26,735	27,127	27,507	5.5	143	2,800	3,917	22,171
Support for Securitization Facilities Sponsored by Other Institutions										
Number of institutions reporting securitization facilities sponsored by others	176	164	158	159	164	7.3	19	99	39	19
Total credit exposure	70,542	62,014	44,284	38,047	38,595	82.8	14	3,260	586	66,682
Total unused liquidity commitments	621	567	593	632	626	-0.8	0	0	0	621
Other										
Assets serviced for others*	5,790,402	5,471,017	5,637,360	5,755,688	5,748,115	0.7	4,664	114,391	235,779	5,435,568
Asset-backed commercial paper conduits										
Credit exposure to conduits sponsored by institutions and others	11,429	11,671	11,484	10,109	9,895	15.5	5	1	49	11,374
Unused liquidity commitments to conduits sponsored by institutions and others	76,121	81,848	71,757	70,504	61,988	22.8	0	0	1,106	75,016
Net servicing income (for the quarter)	4,462	3,312	-1,649	2,446	4,338	2.9	38	153	127	4,144
Net securitization income (for the quarter)	276	237	179	138	99	178.8	0	9	7	261
Total credit exposure to Tier 1 capital (%)**	8.7	7.8	6.3	5.9	6.1		1.0	4.9	3.1	10.2

* The amount of financial assets serviced for others, other than closed-end 1-4 family residential mortgages, is reported when these assets are greater than $10 million.
** Total credit exposure includes the sum of the three line items titled "Total credit exposure" reported above.

INSURANCE FUND INDICATORS

- ***Insured Deposits Growth Is Flat***
- ***DIF Reserve Ratio Rises 5 Basis Points to 0.22 Percent***
- ***16 Institutions Fail During First Quarter***
- ***$1.3 Trillion Temporarily Insured in Noninterest-Bearing Transaction Accounts***

Total assets of the nation's 7,307 FDIC-insured commercial banks and savings institutions increased by 0.3 percent ($40.9 billion) in the first quarter of 2012. Total deposits increased by 0.7 percent ($74.7 billion), domestic office deposits increased by 0.8 percent ($67.8 billion), and foreign office deposits increased by 0.5 percent ($6.9 billion). Domestic noninterest-bearing deposits decreased by 1.4 percent ($32.3 billion) and savings deposits and interest-bearing checking accounts increased by 2.8 percent ($130.2 billion), while domestic time deposits decreased by 1.7 percent ($30.2 billion). For the 12 months ending on March 31, 2012, total domestic deposits grew by 10.4 percent ($834.5 billion), with domestic noninterest-bearing deposits rising by 27.8 percent ($486.4 billion) and domestic interest-bearing deposits increasing by 5.6 percent ($348.0 billion).

At the end of the first quarter, domestic deposits funded 63.4 percent of industry assets, the largest share of assets funded by domestic deposits since the third quarter of 1994, when the share was 63.6 percent. Insured institutions held $2.2 trillion in domestic noninterest-bearing deposits on March 31, 2012, of which 67 percent ($1.5 trillion) were in noninterest-bearing transaction accounts larger than $250,000. Of this total, $1.3 trillion exceeded the basic coverage limit of $250,000 per account, but is temporarily fully insured until the end of 2012.[1] Deposits receiving the temporary insurance coverage funded 4.2 percent of assets at banks with less than $10 billion in total assets and 10.8 percent of assets at banks with more than $10 billion in assets. The total dollar amount receiving temporary coverage decreased by 6 percent ($83.5 billion) during the first quarter. The decrease was mainly attributable to a small number of large institutions. From December 31, 2010, to March 31, 2012, deposits receiving the temporary coverage increased by 53.5 percent ($460 billion). Table 1 shows the distribution of accounts receiving unlimited coverage on noninterest-bearing transaction accounts by institution asset size.

Total estimated insured deposits increased by 0.7 percent in the quarter ending March 31, and by 10.1 percent over the past 12 months.[2] The large 12-month increase was primarily attributable to the growth in noninterest-bearing transaction account balances that are fully insured until the end of this year. For institutions in existence at the start and the end of the first quarter, insured deposits increased at 5,214 institutions (71 percent), decreased at 2,070 institutions (28 percent), and remained unchanged at 23 institutions.

The DIF balance increased in the first quarter to $15.3 billion (unaudited) from $11.8 billion (audited) in the fourth quarter, the ninth consecutive quarterly increase. Accrued assessment income added $3.7 billion. Interest earnings and unrealized gains on available-for-sale securities added $180 million, and all other income (net of expenses) added another $63 million. Operating expenses and insurance loss provisions subtracted $472 million, resulting in a first-quarter increase in the DIF balance of $3.5 billion.

The DIF reserve ratio was 0.22 percent on March 31, 2012, up from 0.17 percent at December 31, 2011, and from -0.02 percent on March 31, 2011. Sixteen FDIC-insured institutions with combined assets of $4.8 billion failed during the first quarter of 2012. For these failures, losses to the DIF are estimated at $1.3 billion.

Effective April 1, 2011, the deposit insurance assessment base changed to average consolidated total assets

[1] The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank), enacted on July 21, 2010, provides temporary unlimited deposit insurance coverage for noninterest-bearing transaction accounts from December 31, 2010, through December 31, 2012, regardless of the balance in the account and the ownership capacity of the funds. The unlimited coverage is available to all depositors, including consumers, businesses and government entities. The coverage is separate from, and in addition to, the insurance coverage provided for a depositor's other accounts held at an FDIC-insured bank.

[2] Figures for estimated insured deposits in this discussion include insured branches of foreign banks in addition to insured commercial banks and savings institutions.

Table 1

Insured Commercial Banks and Savings Institutions as of March 31, 2012 Distribution of Noninterest-Bearing Domestic Deposits by Asset Size							
			Dodd-Frank Domestic Noninterest-Bearing Transaction Accounts Larger than $250,000				
Asset Size	**Number of Institutions**	**Total Assets ($ Bil.)**	**Total ($ Bil.)**	**Amount Above the $250,000 Coverage Limit ($ Bil.)**	**Average Account Size ($000)**	**Average Number of Accounts per Institution**	**Other Noninterest-Bearing Deposits* ($ Bil.)**
Less than $1 Billion	6,643	$1,421.1	$70.3	$45.2	$701	15	$123.7
$1 - $10 Billion	557	1,419.9	101.0	74.0	935	194	91.5
$10 - $50 Billion	71	1,387.8	119.9	98.7	1,413	1,194	70.4
$50 - $100 Billion	17	1,281.0	121.1	105.6	1,953	3,647	44.2
Over $100 Billion	19	8,416.1	1,095.2	995.1	2,737	21,061	396.5
Total	7,307	13,926.0	1,507.4	1,318.6	1,996	103	726.3
December 31, 2011	7,357	13,885.1	1,585.2	1,402.1	2,165	100	680.8
September 30, 2011	7,437	13,807.2	1,392.8	1,215.9	1,969	95	700.9
June 30, 2011	7,513	13,600.0	1,213.6	1,046.2	1,812	89	699.1
March 31, 2011	7,574	13,414.3	1,052.8	893.3	1,650	84	694.5
December 31, 2010	7,658	13,319.0	1,015.6	858.8	1,619	82	673.9

* Includes noninterest-bearing transaction accounts smaller than $250,000 and noninterest-bearing deposits not classified as transaction accounts.

Table 2

Distribution of the Assessment Base for FDIC-Insured Institutions* by Asset Size Data as of March 31, 2012				
Asset Size	**Number of Institutions**	**Percent of Total Institutions**	**Assessment Base** ($ Bil.)**	**Percent of Base**
Less than $1 Billion	6,643	90.9%	$1,258	10.4%
$1 - $10 Billion	557	7.6%	1,255	10.4%
$10 - $50 Billion	71	1.0%	1,229	10.2%
$50 - $100 Billion	17	0.2%	1,092	9.0%
Over $100 Billion	19	0.3%	7,232	59.9%
Total	7,307	100.0%	12,066	100.0%

* Excludes insured U.S. branches of foreign banks.

** Average consolidated total assets minus average tangible equity, with adjustments for banker's banks and custodial banks.

minus average tangible equity.[3] Revisions to insurance assessment rates and risk-based pricing rules for large banks (banks with assets greater than $10 billion) also became effective on that date. The Fourth Quarter 2010 *Quarterly Banking Profile* includes a detailed explanation of these changes. Table 2 shows the distribution of the assessment base as of March 31, 2012, by institution asset size category.

Dodd-Frank requires that, for at least five years, the FDIC must make available to the public the reserve ratio and the Designated Reserve Ratio (DRR) using both estimated insured deposits and the new assessment base. As of March 31, 2012, the DIF reserve ratio would be 0.13 percent using the new assessment base (compared with 0.22 percent using estimated insured deposits). The 2 percent DRR using estimated insured deposits would be 1.2 percent using the new assessment base.

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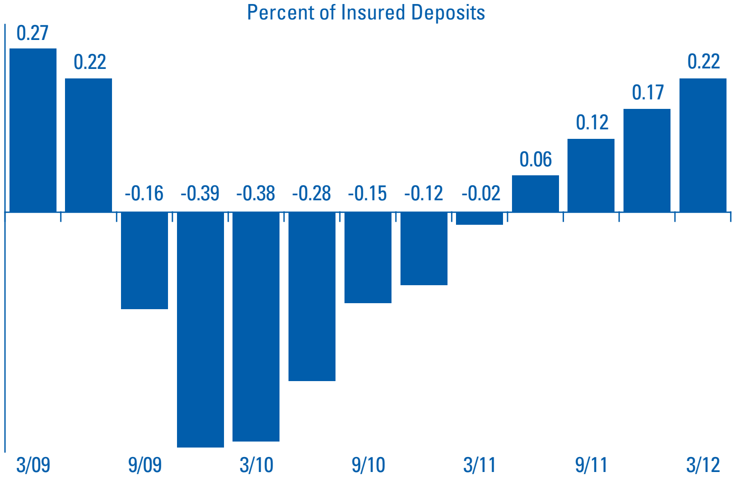
[3] There is an additional adjustment to the assessment base for banker's banks and custodial banks, as permitted under Dodd-Frank.

Table I-B. Insurance Fund Balances and Selected Indicators

	Deposit Insurance Fund*												
(dollar figures in millions)	1st Quarter 2012	4th Quarter 2011	3rd Quarter 2011	2nd Quarter 2011	1st Quarter 2011	4th Quarter 2010	3rd Quarter 2010	2nd Quarter 2010	1st Quarter 2010	4th Quarter 2009	3rd Quarter 2009	2nd Quarter 2009	1st Quarter 2009
Beginning Fund Balance	$11,827	$7,813	$3,916	-$1,023	-$7,352	-$8,009	-$15,247	-$20,717	-$20,862	-$8,243	$10,368	$13,007	$17,276
Changes in Fund Balance:													
Assessments earned	3,694	3,209	3,642	3,163	3,484	3,498	3,592	3,242	3,278	3,042	2,965	9,095	2,615
Interest earned on investment securities	20	33	30	37	28	39	40	64	62	76	176	240	212
Realized gain on sale of investments	0	0	0	0	0	0	0	0	0	0	732	521	136
Operating expenses	460	334	433	463	395	452	414	382	345	379	328	298	266
Provision for insurance losses	12	1,533	-763	-2,095	-3,089	2,446	-3,763	-2,552	3,021	17,766	21,694	11,615	6,637
All other income, net of expenses	63	2,599	83	80	66	48	94	55	22	2,721	308	375	2
Unrealized gain/(loss) on available-for-sale securities	160	40	-188	27	57	-30	163	-61	149	-313	-770	-957	-331
Total fund balance change	3,465	4,014	3,897	4,939	6,329	657	7,238	5,470	145	-12,619	-18,611	-2,639	-4,269
Ending Fund Balance	15,292	11,827	7,813	3,916	-1,023	-7,352	-8,009	-15,247	-20,717	-20,862	-8,243	10,368	13,007
Percent change from four quarters earlier	NM	NM	NM	NM	NM	NM	NM	NM	NM	NM	NM	-77.07	-75.39
Reserve Ratio (%)	0.22	0.17	0.12	0.06	-0.02	-0.12	-0.15	-0.28	-0.38	-0.39	-0.16	0.22	0.27
Estimated Insured Deposits**	7,031,031	6,980,697	6,765,799	6,534,110	6,386,189	6,307,864	5,421,425	5,437,417	5,472,402	5,407,773	5,315,927	4,817,789	4,831,748
Percent change from four quarters earlier	10.10	10.67	24.80	20.17	16.70	16.64	1.98	12.86	13.26	13.83	16.96	7.83	8.87
Domestic Deposits	8,848,685	8,782,128	8,526,663	8,244,866	8,006,888	7,887,732	7,753,409	7,681,284	7,702,451	7,705,353	7,561,334	7,561,996	7,546,996
Percent change from four quarters earlier	10.51	11.34	9.97	7.34	3.95	2.37	2.54	1.58	2.06	2.66	4.58	7.47	6.65
Number of institutions reporting	7,316	7,366	7,446	7,523	7,584	7,668	7,771	7,840	7,944	8,022	8,109	8,205	8,257

DIF Reserve Ratios
Percent of Insured Deposits



Deposit Insurance Fund Balance and Insured Deposits
($ Millions)

	DIF Balance	DIF-Insured Deposits
3/09	$13,007	$4,831,748
6/09	10,368	4,817,789
9/09	-8,243	5,315,927
12/09	-20,862	5,407,773
3/10	-20,717	5,472,402
6/10	-15,247	5,437,417
9/10	-8,009	5,421,425
12/10	-7,352	6,307,864
3/11	-1,023	6,386,189
6/11	3,916	6,534,110
9/11	7,813	6,765,799
12/11	11,827	6,980,697
3/12	15,292	7,031,031

Table II-B. Problem Institutions and Failed/Assisted Institutions

(dollar figures in millions)	2012***	2011***	2011	2010	2009	2008	2007
Problem Institutions							
Number of institutions	772	888	813	884	702	252	76
Total assets	$292,083	$397,252	$319,432	$390,017	$402,782	$159,405	$22,189
Failed Institutions							
Number of institutions	16	26	92	157	140	25	3
Total assets	$4,768	$9,839	$34,923	$92,085	$169,709	$371,945	$2,615
Assisted Institutions****							
Number of institutions	0	0	0	0	8	5	0
Total assets	$0	$0	$0	$0	$1,917,482	$1,306,042	$0

* Quarterly financial statement results are unaudited. NM - Not meaningful

** Beginning in the third quarter of 2009, estimates of insured deposits are based on a $250,000 general coverage limit. The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) temporarily provides unlimited coverage for noninterest bearing transaction accounts for two years beginning December 31, 2010. Beginning in the fourth quarter of 2010, estimates of insured deposits include the entire balance of noninterest bearing transaction accounts.

*** Through March 31.

**** Assisted institutions represent five institutions under a single holding company that received assistance in 2008, and eight institutions under a different single holding company that received assistance in 2009.

Table III-B. Estimated FDIC-Insured Deposits by Type of Institution

(dollar figures in millions)

March 31, 2012	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	6,263	$12,780,995	$7,947,975	$6,225,921
FDIC-Supervised	4,127	2,039,108	1,570,436	1,269,805
OCC-Supervised	1,307	8,934,395	5,225,625	4,067,755
Federal Reserve-Supervised	829	1,807,492	1,151,914	888,362
FDIC-Insured Savings Institutions	1,044	1,145,011	877,688	783,360
OCC-Supervised Savings Institutions	600	815,831	629,673	564,150
FDIC-Supervised Savings Institutions	444	329,181	248,015	219,210
Total Commercial Banks and Savings Institutions	7,307	13,926,006	8,825,663	7,009,281
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	9	71,727	23,022	21,750
Total FDIC-Insured Institutions	7,316	13,997,733	8,848,685	7,031,031

* Excludes $1.4 trillion in foreign office deposits, which are uninsured.

Table IV-B. Distribution of Institutions and Assessment Base by Assessment Rate Range

Quarter Ending December 31, 2011 *(dollar figures in billions)*

Annual Rate in Basis Points	Number of Institutions	Percent of Total Institutions	Amount of Assessment Base*	Percent of Total Assessment Base
2.50-5.00	1,161	15.76	$826	6.83
5.01-7.50	2,167	29.42	1,564	12.92
7.51-10.00	1,950	26.47	3,818	31.55
10.01-15.00	1,183	16.06	3,517	29.07
15.01-20.00	82	1.11	1,873	15.48
20.01-25.00	618	8.39	301	2.49
25.01-30.00	20	0.27	80	0.66
30.01-35.00	162	2.20	89	0.74
greater than 35.00	23	0.31	33	0.27

* Beginning in the second quarter of 2011, the assessment base was changed to average consolidated total assets minus tangible equity, as required by the Dodd-Frank Act.

Notes to Users

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Tables I-A through VIII-A.

The information presented in Tables I-A through V-A of the *FDIC Quarterly Banking Profile* is aggregated for all FDIC-insured institutions, both commercial banks and savings institutions. Tables VI-A (Derivatives) and VII-A (Servicing, Securitization, and Asset Sales Activities) aggregate information only for insured commercial banks and state-chartered savings banks that file quarterly *Call Reports*. Table VIII-A (Trust Services) aggregates Trust asset and income information collected annually from all FDIC-insured institutions. Some tables are arrayed by groups of FDIC-insured institutions based on predominant types of asset concentration, while other tables aggregate institutions by asset size and geographic region. Quarterly and full-year data are provided for selected indicators, including aggregate condition and income data, performance ratios, condition ratios, and structural changes, as well as past due, noncurrent, and charge-off information for loans outstanding and other assets.

Tables I-B through IV-B.

A separate set of tables (Tables I-B through IV-B) provides comparative quarterly data related to the Deposit Insurance Fund (DIF), problem institutions, failed/assisted institutions, estimated FDIC-insured deposits, as well as assessment rate information. Depository institutions that are not insured by the FDIC through the DIF are not included in the *FDIC Quarterly Banking Profile*. U.S. branches of institutions headquartered in foreign countries and non-deposit trust companies are not included unless otherwise indicated. Efforts are made to obtain financial reports for all active institutions. However, in some cases, final financial reports are not available for institutions that have closed or converted their charters.

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Consolidated Reports of Condition and Income (Call Reports)* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.) This information is stored on and retrieved from the FDIC's Research Information System (RIS) database.

COMPUTATION METHODOLOGY

Parent institutions are required to file consolidated reports, while their subsidiary financial institutions are still required to file separate reports. Data from subsidiary institution reports are included in the *Quarterly Banking Profile* tables, which can lead to double-counting. No adjustments are made for any double-counting of subsidiary data. Additionally, certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports*. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For "pooling-of-interest" mergers, the assets of the acquired institution(s) are included in average assets since the year-to-date income includes the results of all merged institutions. No adjustments are made for "purchase accounting" mergers. Growth rates represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period.

All data are collected and presented based on the location of each reporting institution's main office. Reported data may include assets and liabilities located outside of the reporting institution's home state. In addition, institutions may relocate across state lines or change their charters, resulting in an inter-regional or inter-industry migration, e.g., institutions can move their home offices between regions, and savings institutions can convert to commercial banks or commercial banks may convert to savings institutions.

ACCOUNTING CHANGES

Goodwill Impairment Testing – In September 2011, the FASB issued Accounting Standards Update (ASU) No. 2011-08, "Testing Goodwill for Impairment," to address concerns about the cost and complexity of the existing goodwill impairment test in ASC Topic 350, Intangibles-Goodwill and Other (formerly FASB Statement No. 142, "Goodwill and Other Intangible Assets"). The ASU's amendments to ASC Topic 350 are effective for annual and interim goodwill impairment tests performed for fiscal years beginning after December 15, 2011 (i.e., for annual or interim tests performed on or after January 1, 2012, for institutions with a calendar year fiscal year). Early adoption of the ASU is permitted. Under ASU 2011-08, an institution has the option of first assessing qualitative factors to determine whether it is necessary to perform the two-step quantitative goodwill impairment test described in ASC Topic 350. If, after considering all relevant events and circumstances, an institution determines it is unlikely (that is, a likelihood of 50 percent or less) that the fair value of a reporting unit is less than its carrying amount (including goodwill), then the institution does not need to perform the two-step goodwill impairment test. If the institution instead concludes that the opposite is true (that is, it is likely that the fair value of a reporting unit is less than its carrying amount), then it is required to perform the first step and, if necessary, the second step of the two-step goodwill impairment test. Under ASU 2011-08, an institution may choose to bypass the qualitative assessment for any reporting unit in any period and proceed directly to performing the first step of the two-step goodwill impairment test.

Extended Net Operating Loss Carryback Period – The Worker, Homeownership, and Business Assistance Act of 2009, which was enacted on November 6, 2009, permits banks and other businesses, excluding those banking organizations that received capital from the U.S. Treasury under the Troubled Asset Relief Program, to elect a net operating loss carryback period of three, four, or five years instead of the usual carryback period of two years for any one tax year ending after

December 31, 2007, and beginning before January 1, 2010. For calendar-year banks, this extended carryback period applies to either the 2008 or 2009 tax year. The amount of the net operating loss that can be carried back to the fifth carryback year is limited to 50 percent of the available taxable income for that fifth year, but this limit does not apply to other carryback years.

Under generally accepted accounting principles, banks may not record the effects of this tax change in their balance sheets and income statements for financial and regulatory reporting purposes until the period in which the law was enacted, i.e., the fourth quarter of 2009. Therefore, banks should recognize the effects of this fourth quarter 2009 tax law change on their current and deferred tax assets and liabilities, including valuation allowances for deferred tax assets, in their *Call Reports* for December 31, 2009. Banks should not amend their *Call Reports* for prior quarters for the effects of the extended net operating loss carryback period.

The American Recovery and Reinvestment Act of 2009, which was enacted on February 17, 2009, permits qualifying small businesses, including FDIC-insured institutions, to elect a net operating loss carryback period of three, four, or five years instead of the usual carryback period of two years for any tax year ending in 2008 or, at the small business's election, any tax year beginning in 2008. Under generally accepted accounting principles, institutions may not record the effect of this tax change in their balance sheets and income statements for financial and regulatory reporting purposes until the period in which the law was enacted, i.e., the first quarter of 2009.

Troubled Debt Restructurings and Current Market Interest Rates – Many institutions are restructuring or modifying the terms of loans to provide payment relief for those borrowers who have suffered deterioration in their financial condition. Such loan restructurings may include, but are not limited to, reductions in principal or accrued interest, reductions in interest rates, and extensions of the maturity date. Modifications may be executed at the original contractual interest rate on the loan, a current market interest rate, or a below-market interest rate. Many of these loan modifications meet the definition of a troubled debt restructuring (TDR).

The TDR accounting and reporting standards are set forth in ASC Subtopic 310-40, Receivables – Troubled Debt Restructurings by Creditors (formerly FASB Statement No. 15, "Accounting by Debtors and Creditors for Troubled Debt Restructurings," as amended). This guidance specifies that a restructuring of a debt constitutes a TDR if, at the date of restructuring, the creditor for economic or legal reasons related to a debtor's financial difficulties grants a concession to the debtor that it would not otherwise consider.

In the Call Report, until a loan that is a TDR is paid in full or otherwise settled, sold, or charged off, it must be reported in the appropriate loan category, as well as identified as a performing TDR loan, if it is in compliance with its modified terms. If a TDR is not in compliance with its modified terms, it is reported as a past-due and nonaccrual loan in the appropriate loan category, as well as distinguished from other past due and nonaccrual loans. To be considered in compliance with its modified terms, a loan that is a TDR must not be in nonaccrual status and must be current or less than 30 days past due on its contractual principal and interest payments under the modified repayment terms. A loan restructured in a TDR is an impaired loan. Thus, all TDRs must be measured for impairment in accordance with ASC Subtopic 310-10, Receivables – Overall (formerly FASB Statement No. 114, "Accounting by Creditors for Impairment of a Loan," as amended), and the Call Report Glossary entry for "Loan Impairment." Consistent with ASC Subtopic 310-10, TDRs may be aggregated and measured for impairment with other impaired loans that share common risk characteristics by using historical statistics, such as average recovery period and average amount recovered, along with a composite effective interest rate. However, the outcome of such an aggregation approach must be consistent with the impairment measurement methods prescribed in ASC Subtopic 310-10 and Call Report instructions for loans that are "individually" considered impaired instead of the measurement method prescribed in ASC Subtopic 450-20, Contingencies – Loss Contingencies (formerly FASB Statement No. 5, "Accounting for Contingencies") for loans not individually considered impaired that are collectively evaluated for impairment. When a loan not previously considered individually impaired is restructured and determined to be a TDR, absent a partial charge-off, it generally is not appropriate for the impairment estimate on the loan to decline as a result of the change from the impairment measurement method prescribed in ASC Subtopic 450-20 to the methods prescribed in ASC Subtopic 310-10.

Troubled Debt Restructurings and Accounting Standards Update No. 2011-02 – In April 2011, the FASB issued Accounting Standards Update (ASU) No. 2011-02, "A Creditor's Determination of Whether a Restructuring Is a Troubled Debt Restructuring," to provide additional guidance to help creditors determine whether a concession has been granted to a borrower and whether a borrower is experiencing financial difficulties. The guidance is also intended to reduce diversity in practice in identifying and reporting TDRs. This ASU is effective for public companies for interim and annual periods beginning on or after June 15, 2011, and should be applied retrospectively to the beginning of the annual period of adoption for purposes of identifying TDRs. The measurement of impairment for any newly identified TDRs resulting from retrospective application will be applied prospectively in the first interim or annual period beginning on or after June 15, 2011. (For most public institutions, the ASU takes effect July 1, 2011, but retrospective application begins as of January 1, 2011.) Nonpublic companies should apply the new guidance for annual periods ending after December 15, 2012, including interim periods within those annual periods. (For most nonpublic institutions, the ASU will take effect January 1, 2012.) Early adoption of the ASU is permitted for both public and nonpublic entities. Nonpublic entities that adopt early are subject to a retrospective identification requirement. For additional information, institutions should refer to ASU 2011-02, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Accounting for Loan Participations – Amended ASC Topic 860 (formerly FAS 166) modified the criteria that must be met in order for a transfer of a portion of a financial asset, such as a loan participation, to qualify for sale accounting. These changes apply to transfers of loan participations on or after the effective date of amended ASC Topic 860 (January 1, 2010, for banks with calendar year fiscal year), including advances under lines of credit that are transferred on or after the effective date of amended ASC Topic 860 even if the line of credit agreements were entered into before this effective date. Therefore, banks with a calendar-year fiscal year must account for transfers of loan participations on or after January 1, 2010, in accordance with amended ASC Topic 860. In general, loan participations transferred before the effective date of amended ASC Topic 860 are not affected by this new accounting standard.

Under amended ASC Topic 860, if a transfer of a portion of an entire financial asset meets the definition of a "participating interest," then the transferor (normally the lead lender) must evaluate whether the transfer meets all of the conditions in this accounting standard to qualify for sale accounting.

Other-Than-Temporary Impairment – When the fair value of an investment in an individual available-for-sale or held-to-maturity security is less than its cost basis, the impairment is either temporary or other-than-temporary. The amount of the total other-than-temporary impairment related to credit loss must be recognized in earnings, but the amount of total impairment related to other factors must be recognized in other comprehensive income, net of applicable taxes. To determine whether the impairment is other-than-temporary, an institution must apply the applicable accounting guidance – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

ASC Topic 805 (formerly Business Combinations and Noncontrolling (Minority) Interests) – In December 2007, the FASB issued Statement No. 141 (Revised), *Business Combinations* FAS 141(R)), and Statement No. 160, *Noncontrolling Interests in Consolidated Financial Statements* (FAS 160). Under FAS 141(R), all business combinations, including combinations of mutual entities, are to be accounted for by applying the acquisition method. FAS 160 defines a noncontrolling interest, also called a minority interest, as the portion of equity in an institution's subsidiary not attributable, directly or indirectly, to the parent institution. FAS 160 requires an institution to clearly present in its consolidated financial statements the equity ownership in and results of its subsidiaries that are attributable to the noncontrolling ownership interests in these subsidiaries. FAS 141(R) applies prospectively to business combinations for which the acquisition date is on or after the beginning of the first annual reporting period beginning on or after December 15, 2008. Similarly, FAS 160 is effective for fiscal years beginning on or after December 15, 2008. Thus, for institutions with calendar-year fiscal years, these two accounting standards take effect in 2009. Beginning in March 2009, Institution equity capital and Noncontrolling interests are separately reported in arriving at Total equity capital and Net income.

ASC Topic 820 (formerly FASB Statement No. 157 *Fair Value Measurements* issued in September 2006) and ASC Topic 825 (formerly FASB Statement No. 159 *The Fair Value Option for Financial Assets and Financial Liabilities)* issued in February 2007 – both are effective in 2008 with early adoption permitted in 2007. FAS 157 defines fair value and establishes a framework for developing fair value estimates for the fair value measurements that are already required or permitted under other standards. FASB FSP 157-4, issued in April 2009, provides additional guidance for estimating fair value in accordance with FAS 157 when the volume and level of activity for the asset or liability have significantly decreased. The FSP also includes guidance on identifying circumstances that indicate a transaction is not orderly. The FSP is effective for interim and annual reporting periods ending after June 15, 2009, with early adoption permitted for periods ending after March 15, 2009.

Fair value continues to be used for derivatives, trading securities, and available-for-sale securities. Changes in fair value go through earnings for trading securities and most derivatives. Changes in the fair value of available-for-sale securities are reported in other comprehensive income. Available-for-sale securities and held-to-maturity debt securities are written down to fair value if impairment is other than temporary and loans held for sale are reported at the lower of cost or fair value.

FAS 159 allows institutions to report certain financial assets and liabilities at fair value with subsequent changes in fair value included in earnings. In general, an institution may elect the fair value option for an eligible financial asset or liability when it first recognizes the instrument on its balance sheet or enters into an eligible firm commitment.

ASC Topic 715 (formerly FASB Statement No. 158 *Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans*) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

ASC Topic 860 (formerly FASB Statement No. 156 *Accounting for Servicing of Financial Assets*) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

ASC Topic 815 (formerly FASB Statement No. 155 *Accounting for Certain Hybrid Financial Instruments*) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

GNMA Buy-back Option – If an issuer of GNMA securities has the option to buy back the loans that collateralize the GNMA securities, when certain delinquency criteria are met, ASC Topic 860 (formerly FASB Statement No. 140) requires that loans with this buy-back option must be brought back on the issuer's books as assets. The rebooking of GNMA loans is required regardless of whether the issuer intends to exercise the buy-back option. The banking agencies clarified in May 2005 that all GNMA loans that are rebooked because of delinquency should be reported as past due according to their contractual terms.

ASC Topics 860 & 810 (formerly FASB Statements 166 & 167) – In June 2009, the FASB issued Statement No. 166, Accounting for Transfers of Financial Assets (FAS 166), and Statement No. 167, Amendments to FASB Interpretation No. 46(R) (FAS 167), which change the way entities account for securitizations and special purpose entities. FAS 166 revised FASB Statement No. 140, Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities, by eliminating the concept of a "qualifying special-purpose entity," creating the concept of a "participating interest," changing the requirements for derecognizing financial assets, and requiring additional disclosures. FAS 167 revised FASB Interpretation No. 46(R), Consolidation of Variable Interest Entities, by changing how a bank or other company determines when an entity that is insufficiently capitalized or is not controlled through voting or similar rights, i.e., a "variable interest entity" (VIE), should be consolidated. Under FAS 167, a bank must perform a qualitative assessment to determine whether its variable interest or interests give it a controlling financial interest in a VIE. If a bank's variable interest or interests provide it with the power to direct the most significant activities of the VIE, and the right to receive benefits or the obligation to absorb losses that could potentially be significant to the VIE, the bank is the primary beneficiary of, and therefore must consolidate, the VIE.

Both FAS 166 and FAS 167 take effect as of the beginning of each bank's first annual reporting period that begins after November 15, 2009, for interim periods therein, and for interim and annual reporting periods thereafter (i.e., as of January 1, 2010, for banks with a calendar year fiscal year). Earlier application is prohibited. Banks are expected to adopt FAS 166 and FAS 167 for *Call Report* purposes in accordance with the effective date of these two standards. Also, FAS 166 has modified the criteria that must be met in order for a transfer of a portion of a financial asset, such as a loan participation, to qualify for sale accounting. These changes apply to transfers of loan participations on or after the effective date of FAS 166. Therefore, banks with a calendar year fiscal year must account for transfers of loan participations on or after January 1, 2010, in accordance with FAS 166. In general, loan participations transferred before the effective date of FAS 166 (January 1, 2010, for calendar year banks) are not affected by this new accounting standard and pre-FAS 166 participations that were properly accounted for as sales under FASB Statement No. 140 will continue to be reported as having been sold.

ASC Topic 740 (formerly FASB Interpretation No. 48 on Uncertain Tax Positions) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

ASC Topic 718 (formerly FASB Statement No. 123 (Revised 2004) and Share-Based Payments – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2008dec/qbpnot.html.

ASC Topic 815 (formerly FASB Statement No. 133 *Accounting for Derivative Instruments and Hedging Activities*) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2008dec/qbpnot.html.

Accounting Standards Codification – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011sep/qbpnot.html.

DEFINITIONS (in alphabetical order)

All other assets – total cash, balances due from depository institutions, premises, fixed assets, direct investments in real estate, investment in unconsolidated subsidiaries, customers' liability on acceptances outstanding, assets held in trading accounts, federal funds sold, securities purchased with agreements to resell, fair market value of derivatives, prepaid deposit insurance assessments, and other assets.

All other liabilities – bank's liability on acceptances, limited-life preferred stock, allowance for estimated off-balance-sheet credit losses, fair market value of derivatives, and other liabilities.

Assessment base – effective April 1, 2011, the deposit insurance assessment base has changed to "average consolidated total assets minus average tangible equity" with an additional adjustment to the assessment base for banker's banks and custodial banks, as permitted under Dodd-Frank. Previously the assessment base was "assessable deposits" and consisted of DIF deposits (deposits insured by the FDIC Deposit Insurance Fund) in banks' domestic offices with certain adjustments.

Assets securitized and sold – total outstanding principal balance of assets securitized and sold with servicing retained or other seller- provided credit enhancements.

Capital Purchase Program (CPP) – as announced in October 2008 under the TARP, the Treasury Department purchase of noncumulative perpetual preferred stock and related warrants that is treated as Tier 1 capital for regulatory capital purposes is included in "Total equity capital." Such warrants to purchase common stock or noncumulative preferred stock issued by publicly-traded banks are reflected as well in "Surplus." Warrants to purchase common stock or noncumulative preferred stock of not-publicly-traded bank stock classified in a bank's balance sheet as "Other liabilities."

Construction and development loans – includes loans for all property types under construction, as well as loans for land acquisition and development.

Core capital – common equity capital plus noncumulative perpetual preferred stock plus minority interest in consolidated subsidiaries, less goodwill and other ineligible intangible assets. The amount of eligible intangibles (including servicing rights) included in core capital is limited in accordance with supervisory capital regulations.

Cost of funding earning assets – total interest expense paid on deposits and other borrowed money as a percentage of average earning assets.

Credit enhancements – techniques whereby a company attempts to reduce the credit risk of its obligations. Credit enhancement may be provided by a third party (external credit enhancement) or by the originator (internal credit enhancement), and more than one type of enhancement may be associated with a given issuance.

Deposit Insurance Fund (DIF) – the Bank (BIF) and Savings Association (SAIF) Insurance Funds were merged in 2006 by the Federal Deposit Insurance Reform Act to form the DIF.

Derivatives notional amount – the notional, or contractual, amounts of derivatives represent the level of involvement in the types of derivatives transactions and are not a quantification of market risk or credit risk. Notional amounts represent the amounts used to calculate contractual cash flows to be exchanged.

Derivatives credit equivalent amount – the fair value of the derivative plus an additional amount for potential future credit exposure based on the notional amount, the remaining maturity and type of the contract.

Derivatives transaction types:

Futures and forward contracts – contracts in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of an underlying variable or index at a specified price or yield. These contracts exist for a variety of variables or indices, (traditional agricultural or physical commodities, as well as currencies and interest rates). Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms and are traded over the counter.

Option contracts – contracts in which the buyer acquires the right to buy from or sell to another party some specified amount of an underlying variable or index at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the variable or index at the discretion of the buyer of the contract.

Swaps – obligations between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity (notional principal) of the underlying variable or index by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged.

Derivatives underlying risk exposure – the potential exposure characterized by the level of banks' concentration in particular underlying instruments, in general. Exposure can result from market risk, credit risk, and operational risk, as well as, interest rate risk.

Domestic deposits to total assets – total domestic office deposits as a percent of total assets on a consolidated basis.

Earning assets – all loans and other investments that earn interest or dividend income.

Efficiency ratio – Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income. This ratio measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency.

Estimated insured deposits – in general, insured deposits are total domestic deposits minus estimated uninsured deposits. Beginning March 31, 2008, for institutions that file Call Reports, insured deposits are total assessable deposits minus estimated uninsured deposits. Beginning September 30, 2009, insured deposits include deposits in accounts of $100,000 to $250,000 that are covered by a temporary increase in the FDIC's standard maximum deposit insurance amount (SMDIA). The Dodd-Frank Wall Street Reform and Consumer Protection Act enacted on July 21, 2010, made permanent the standard maximum deposit insurance amount (SMDIA) of $250,000. Also, the Dodd-Frank Act amends the Federal Deposit Insurance Act to include noninterest-bearing transaction accounts as a new temporary deposit insurance account category. All funds held in noninterest-bearing transaction accounts are fully insured, without limit, from December 31, 2010, through December 31, 2012.

Failed/assisted institutions – an institution fails when regulators take control of the institution, placing the assets and liabilities into a bridge bank, conservatorship, receivership, or another healthy institution. This action may require the FDIC to provide funds to cover losses. An institution is defined as "assisted" when the institution remains open and receives assistance in order to continue operating.

Fair Value – the valuation of various assets and liabilities on the balance sheet—including trading assets and liabilities, available-for-sale securities, loans held for sale, assets and liabilities accounted for under the fair value option, and foreclosed assets—involves the use of fair values. During periods of market stress, the fair values of some financial instruments and nonfinancial assets may decline.

FHLB advances – all borrowings by FDIC insured institutions from the Federal Home Loan Bank System (FHLB), as reported by Call Report filers and by TFR filers.

Goodwill and other intangibles – intangible assets include servicing rights, purchased credit card relationships, and other identifiable intangible assets. Goodwill is the excess of the purchase price over the fair market value of the net assets acquired, less subsequent impairment adjustments. Other intangible assets are recorded at fair value, less subsequent quarterly amortization and impairment adjustments.

Loans secured by real estate – includes home equity loans, junior liens secured by 1-4 family residential properties, and all other loans secured by real estate.

Loans to individuals – includes outstanding credit card balances and other secured and unsecured consumer loans.

Long-term assets (5+ years) – loans and debt securities with remaining maturities or repricing intervals of over five years.

Maximum credit exposure – the maximum contractual credit exposure remaining under recourse arrangements and other seller-provided credit enhancements provided by the reporting bank to securitizations.

Mortgage-backed securities – certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Also, see "Securities," below.

Net charge-offs – total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.

Net interest margin – the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net loans to total assets – loans and lease financing receivables, net of unearned income, allowance and reserves, as a percent of total assets on a consolidated basis.

Net operating income – income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets – the sum of loans, leases, debt securities, and other assets that are 90 days or more past due, or in nonaccrual status.

Noncurrent loans & leases – the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Number of institutions reporting – the number of institutions that actually filed a financial report.

New reporters – insured institutions filing quarterly financial reports for the first time.

Other borrowed funds – federal funds purchased, securities sold with agreements to repurchase, demand notes issued to the U.S. Treasury, FHLB advances, other borrowed money, mortgage indebtedness, obligations under capitalized leases and trading liabilities, less revaluation losses on assets held in trading accounts.

Other real estate owned – primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a *Thrift Financial Report* (TFR), the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for TFR filers the components of other real estate owned are reported gross of valuation allowances. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

Percent of institutions with earnings gains – the percent of institutions that increased their net income (or decreased their losses) compared to the same period a year earlier.

"Problem" institutions – federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. "Problem" institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a "4" or "5." The number and assets of "problem" institutions are based on FDIC composite ratings. Prior to March 31, 2008, for institutions whose primary federal regulator was the OTS, the OTS composite rating was used.

Recourse – an arrangement in which a bank retains, in form or in substance, any credit risk directly or indirectly associated with an asset it has sold (in accordance with generally accepted accounting principles) that exceeds a pro rata share of the bank's claim on the asset. If a bank has no claim on an asset it has sold, then the retention of any credit risk is recourse.

Reserves for losses – the allowance for loan and lease losses on a consolidated basis.

Restructured loans and leases – loan and lease financing receivables with terms restructured from the original contract. Excludes restructured loans and leases that are not in compliance with the modified terms.

Retained earnings – net income less cash dividends on common and preferred stock for the reporting period.

Return on assets – bank net income (including gains or losses on securities and extraordinary items) as a percentage of average total (consolidated) assets. The basic yardstick of bank profitability.

Return on equity – bank net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-based capital groups – definition:

(Percent)	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
Well-capitalized	≥10	*and*	≥6	*and*	≥5		–
Adequately capitalized	≥8	*and*	≥4	*and*	≥4		–
Undercapitalized	≥6	*and*	≥3	*and*	≥3		–
Significantly undercapitalized	<6	*or*	<3	*or*	<3	*and*	>2
Critically undercapitalized	–		–		–		≤2

* As a percentage of risk-weighted assets.

Risk Categories and Assessment Rate Schedule – The current risk categories became effective January 1, 2007. Capital ratios and supervisory ratings distinguish one risk category from another. Effective April 1, 2011, risk categories for large institutions (generally those with at least $10 billion in assets) are eliminated. The following table shows the relationship of risk categories (I, II, III, IV) for small institutions to capital and supervisory groups as well as the initial base assessment rates (in basis points) for each risk category. Supervisory Group A generally includes institutions with CAMELS composite ratings of 1 or 2; Supervisory Group B generally includes institutions with a CAMELS composite rating of 3; and Supervisory Group C generally includes institutions with CAMELS composite ratings of 4 or 5. For purposes of risk-based assessment capital groups, undercapitalized includes institutions that are significantly or critically undercapitalized.

<table>
<tr><th rowspan="2">Capital Category</th><th colspan="3">Supervisory Group</th></tr>
<tr><th>A</th><th>B</th><th>C</th></tr>
<tr><td>1. Well Capitalized</td><td>I
5–9 bps</td><td rowspan="2">II
14 bps</td><td rowspan="2">III
23 bps</td></tr>
<tr><td>2. Adequately Capitalized</td><td>II
14 bps</td></tr>
<tr><td>3. Undercapitalized</td><td colspan="2">III
23 bps</td><td>IV
35 bps</td></tr>
</table>

Effective April 1, 2011, the initial base assessment rates are 5 to 35 basis points. An institution's total assessment rate may be less than or greater than its initial base assessment rate as a result of additional risk adjustments.

The base assessment rates for small institutions in Risk Category I are based on a combination of financial ratios and CAMELS component ratings (the financial ratios method).

As required by Dodd-Frank, the calculation of risk-based assessment rates for large institutions no longer relies on long-term debt issuer ratings. Rates for large institutions are based on CAMELS ratings and certain forward-looking financial measures combined into two scorecards—one for most large institutions and another for the remaining very large institutions that are structurally and operationally complex or that pose unique challenges and risks in case of failure (highly complex institutions). In general, a highly complex institution is an institution (other than a credit card bank) with more than $500 billion in total assets that is controlled by a parent or intermediate parent company with more than $500 billion in total assets or a processing bank or trust company with total fiduciary assets of $500 billion or more. The FDIC retains its ability to take additional information into account to make a limited adjustment to an institution's total score (the large bank adjustment), which will be used to determine an institution's initial base assessment rate.

Effective April 1, 2011, the three possible adjustments to an institution's initial base assessment rate are as follows: (1) Unsecured Debt Adjustment: An institution's rate may decrease by up to 5 basis points for unsecured debt. The unsecured debt adjustment cannot exceed the lesser of 5 basis points or 50 percent of an institution's initial base assessment rate (IBAR). Thus, for example, an institution with an IBAR of 5 basis points would have a maximum unsecured debt adjustment of 2.5 basis points and could not have a total base assessment rate lower than 2.5 basis points. (2) Depository Institution Debt Adjustment: For institutions that hold long-term unsecured debt issued by another insured depository institution, a 50 basis point charge is applied to the amount of such debt held in excess of 3 percent of an institution's Tier 1 capital. (3) Brokered Deposit Adjustment: Rates for small institutions that are not in Risk Category I and for large institutions that are not well capitalized or do not have a composite CAMELS rating of 1 or 2 may increase (not to exceed 10 basis points) if their brokered deposits exceed 10 percent of domestic deposits. After applying all possible adjustments (excluding the Depository Institution Debt Adjustment), minimum and maximum total base assessment rates for each risk category are as follows:

Total Base Assessment Rates*					
	Risk Category I	Risk Category II	Risk Category III	Risk Category IV	Large and Highly Complex Institutions
Initial base assessment rate	5–9	14	23	35	5–35
Unsecured debt adjustment	-4.5–0	-5–0	-5–0	-5–0	-5–0
Brokered deposit adjustment	—	0–10	0–10	0–10	0–10
Total Base Assessment rate	2.5–9	9–24	18–33	30–45	2.5–45

* All amounts for all categories are in basis points annually. Total base rates that are not the minimum or maximum rate will vary between these rates. Total base assessment rates do not include the depository institution debt adjustment.

Beginning in 2007, each institution is assigned a risk-based rate for a quarterly assessment period near the end of the quarter following the assessment period. Payment is generally due on the 30th day of the last month of the quarter following the assessment period. Supervisory rating changes are effective for assessment purposes as of the examination transmittal date.

Special Assessment – On May 22, 2009, the FDIC board approved a final rule that imposed a 5 basis point special assessment as of June 30, 2009. The special assessment was levied on each insured depository institution's assets minus its Tier 1 capital as reported in its report of condition as of June 30, 2009. The special assessment was collected September 30, 2009, at the same time that the risk-based assessment for the second quarter of 2009 was collected. The special assessment for any institution was capped at 10 basis points of the institution's assessment base for the second quarter of 2009 risk-based assessment.

Prepaid Deposit Insurance Assessments – In November 2009, the FDIC Board of Directors adopted a final rule requiring insured depository institutions (except those that are exempted) to prepay their quarterly risk-based deposit insurance assessments for the fourth quarter of 2009, and for all of 2010, 2011, and 2012, on December 30, 2009. Each institution's regular risk-based deposit insurance assessment for the third quarter of 2009, which is paid in arrears, also was payable on December 30, 2009. For regulatory capital purposes, an institution may assign a zero-percent risk weight to the amount of its prepaid deposit assessment asset.

Risk-weighted assets – assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 200 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

Securities – excludes securities held in trading accounts. Banks' securities portfolios consist of securities designated as "held-to-maturity," which are reported at amortized cost (book value), and securities designated as "available-for-sale," reported at fair (market) value.

Securities gains (losses) – realized gains (losses) on held-to-maturity and available-for-sale securities, before adjustments for income taxes. *Thrift Financial Report* (TFR) filers also include gains (losses) on the sales of assets held for sale. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

Seller's interest in institution's own securitizations – the reporting bank's ownership interest in loans and other assets that have been securitized, except an interest that is a form of recourse or other seller-provided credit enhancement. Seller's interests differ from the securities issued to investors by the securitization structure. The principal amount of a seller's interest is generally equal to the total principal amount of the pool of assets included in the securitization structure less the principal amount of those assets attributable to investors, i.e., in the form of securities issued to investors.

Small Business Lending Fund – The Small Business Lending Fund (SBLF), which was enacted into law in September 2010 as part of the Small Business Jobs Act of 2010, is a $30 billion fund that encourages lending to small businesses by providing capital to qualified community institutions with assets of less than $10 billion. The U.S. Treasury Department is administering the SBLF Program (http://www.treasury.gov/resource-center/sb-programs/Pages/Small-Business-Lending-Fund.aspx).

Under the SBLF Program, the Treasury Department purchases noncumulative perpetual preferred stock from qualifying depository institutions and holding companies (other than Subchapter S and mutual institutions). When this stock is issued by a depository institution, it is reported as "Perpetual preferred stock and related surplus." For regulatory capital purposes, this noncumulative perpetual preferred stock qualifies as a component of Tier 1 capital. Qualifying Subchapter S corporations and mutual institutions issue unsecured subordinated debentures to the Treasury Department through the SBLF. Depository institutions that issue these report them as "Subordinated notes and debentures." For regulatory capital purposes, the debentures are eligible for inclusion in an institution's Tier 2 capital in accordance with their primary federal regulator's capital standards. To participate in the SBLF Program, an institution with outstanding securities issued to the Treasury Department under the Capital Purchase Program (CPP) is required to refinance or repay in full the CPP securities at the time of the SBLF funding. Any outstanding warrants that an institution issued to the Treasury Department under the CPP remain outstanding after the refinancing of the CPP stock through the SBLF Program unless the institution chooses to repurchase them.

Subchapter S corporation – a Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. This can have the effect of reducing institutions' reported taxes and increasing their after-tax earnings.

Trust assets – market value, or other reasonably available value of fiduciary and related assets, to include marketable securities, and other financial and physical assets. Common physical assets held in fiduciary accounts include real estate, equipment, collectibles, and household goods. Such fiduciary assets are not included in the assets of the financial institution.

Unearned income & contra accounts – unearned income for *Call Report* filers only.

Unused loan commitments – includes credit card lines, home equity lines, commitments to make loans for construction, loans secured by commercial real estate, and unused commitments to originate or purchase loans. (Excluded are commitments after June 2003 for originated mortgage loans held for sale, which are accounted for as derivatives on the balance sheet.)

Yield on earning assets – total interest, dividend, and fee income earned on loans and investments as a percentage of average earning assets.

FDIC

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